

FACT SHEET

Entrust Digital Card Solution Web Push Provisioning

Unlock enrollment into digital wallets directly from your web banking interface.

OVERVIEW

Bring digital wallet activation into your web banking experience – allowing cardholders to add their payment cards to Apple Pay or Google Wallet right from where they bank.

This browser-based approach makes digital enrollment more accessible for all consumers and gives issuers a new, high visibility channel to promote digital wallet adoption.

Whether your institution has a mobile app or not, trust Entrust Digital Card Solution Web Push Provisioning to make digital wallet enrollment accessible, simple, and secure.

The Industry Shift: Why Wallet Enrollment Must Evolve

The payments ecosystem is undergoing one of its fastest evolutions in a decade. Digital wallets have become a primary payment method across age groups, regions, and card types – driven by consumer expectations for immediacy, convenience, and mobile-first experiences. Cardholders expect their card to “just work” the moment it is issued.

At the same time, the industry is moving toward mandatory digital-first activation:

- Apple now requires issuers without a mobile app to support web-based wallet provisioning as the baseline method for enabling Apple Pay enrollment.
- Mastercard has publicly stated its goal to eliminate manual card entry by 2030, replacing it with tokenized, push-based, one-click activation.
- According to Capgemini, three out of four card customers are underwhelmed, making them “a flight risk” – likely to switch to competitors that deliver more seamless payment options, rewards and service.¹

However, many issuers are not ready for this new reality:

- Hundreds of regional banks and credit unions lack mobile apps, leaving them unable to offer digital wallet provisioning at all.
- Even issuers with mobile apps may struggle to drive adoption among different user groups, because many cardholders bank on desktop or prefer not to install additional apps.
- Gift, reward, employee benefit, meal voucher, and prepaid corporate card programs often have no app and rely on outdated activation flows.
- Manual card entry remains a major source of drop-off, errors, fraud risk, and user frustration.

This creates a widening gap between cardholder expectations and issuer capabilities – and a growing operational and competitive risk for issuers.

Entrust Digital Card Solution Web Push Provisioning directly addresses this industry shift by offering a universal, browser-based wallet enrollment experience that works for any card program, regardless of whether a mobile app exists.

Benefits for Issuers

- **Expand Digital Reach:**
Offer wallet enrollment to all cardholders, regardless of device or app usage.
- **Increase Activation & Usage:**
Frictionless enrollment leads to more cards enrolled in wallets, leading to more frequent card usage.
- **Accelerate Time-to-Activation:** Cardholders can use their cards instantly, boosting day-one and seven-day activation metrics.
- **Enable Targeted Campaigns:**
Launch measurable campaigns via web, email, SMS, or QR code to drive wallet adds and track ROI.
- **Support New Use Cases:**
Easily enable wallet provisioning for prepaid cards, gift cards, replacement cards, and special programs, especially for use cases without dedicated app.

1. Capgemini World Retail Banking Report 2025

What Is Web Push Provisioning?

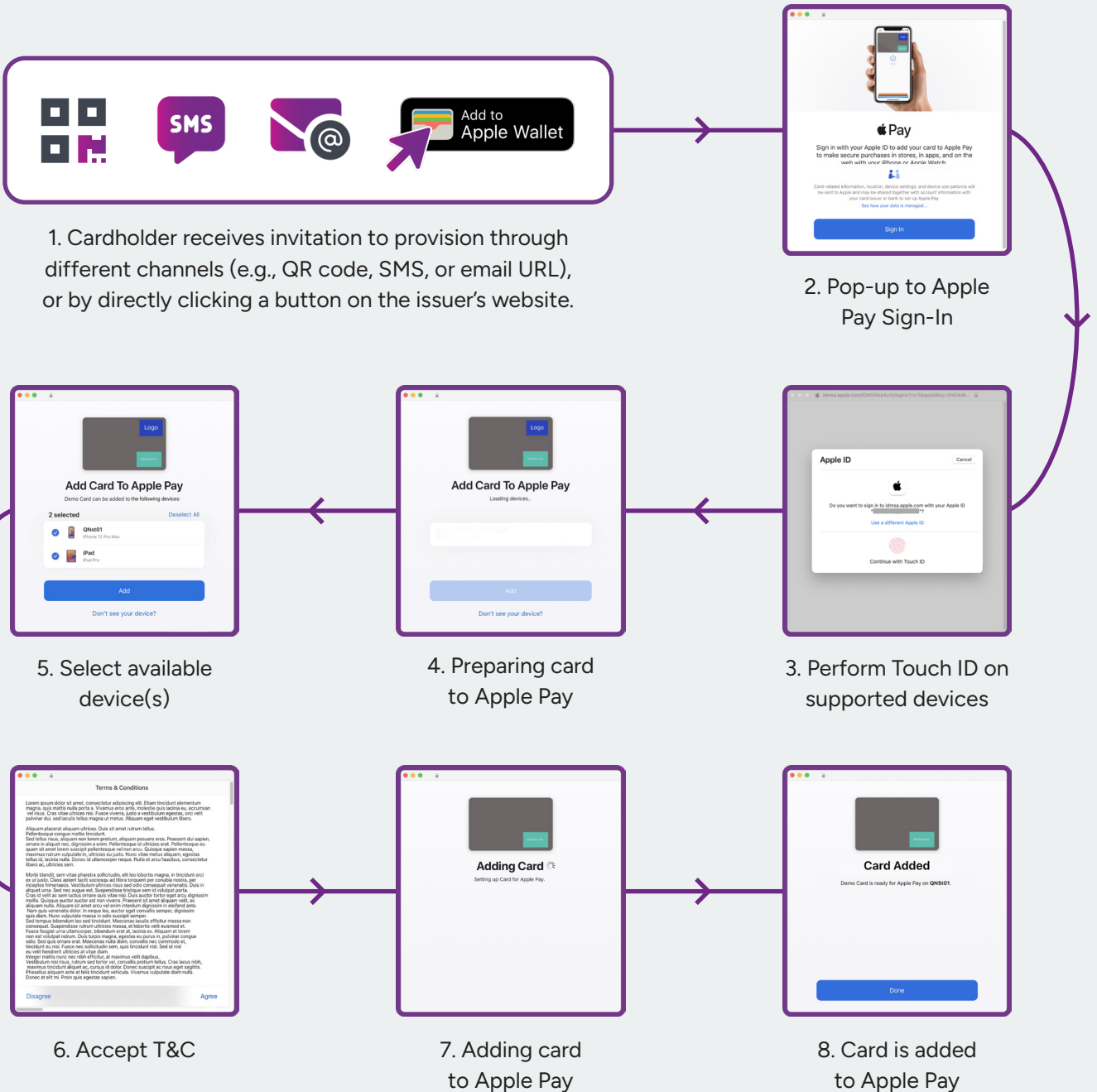
Entrust Web Push Provisioning enables financial institutions to offer digital wallet enrollment from any browser – desktop, tablet, or mobile.

Cardholders can add their cards to wallets like Apple Pay or Google Wallet in just a few steps, without needing to download an app or manually enter card details.

It removes the barriers of manual card entry and app downloads and introduces a universal, fast, secure wallet enrollment experience.

This solution helps financial institutions reach more cardholders, drive higher activation rates, and deliver a frictionless digital experience.

Customer Journey



HIGHLIGHTS

Seamless Cardholder Experience

Entrust Web Push Provisioning enables cardholders to add their payment cards to Apple Pay or Google Wallet directly from your web banking portal.

The process is intuitive:

- Cardholders click “Add to Wallet” on your web banking interface.
- They sign in to their Apple or Google account.
- They select one or more devices (phone, tablet, wearable, ...) for provisioning.
- They review and accept terms and conditions.
- The card is instantly added to their chosen wallet(s).

This browser-based flow eliminates manual card entry and app download barriers, making digital wallet enrollment fast and frictionless.

Device- and Browser-Agnostic

Unlike traditional mobile SDK solutions, Entrust Web Push Provisioning works across all devices – desktop, tablet, or mobile – and browsers.

Cardholders can provision their card to multiple devices in a single session, supporting today’s multi-device lifestyles and increasing the likelihood of wallet adoption and card usage.

Streamlined Integration for Users

Integration is simple and efficient:

- Deploy a lightweight JavaScript snippet on your web portal.
- Connect a single web service call to initiate provisioning.
- No complex API development or mobile app build required.

This approach minimizes IT resources and accelerates time-to-market, allowing your institution to quickly offer digital wallet enrollment to all cardholders.



USE CASES & TARGET AUDIENCES

Without a Mobile App

- Unlock wallet enrollment for the first time through any web banking interface
- Comply with Apple requirements for non-app issuers
- Reach all cardholders via web, email, SMS, or QR-code–driven enrollment
- Remove manual card entry and reduce activation friction

With a Mobile App

- Complement existing in-app push provisioning
- Let cardholders add their card to multiple devices (phone, watch, tablet)
- Capture non-app users and increase tokenized card volumes
- Accelerate enablement with simple web integration

Gift/Benefit/Prepaid Card Programs

- Enable wallet enrollment for prepaid, gift, reward, employee benefit, meal voucher, and corporate prepaid cards
- Use secure links or QR codes for easy activation without requiring any app
- Improve engagement, redemption, and everyday usage

The Entrust Difference

- **Device Agnostic:** Works on any device – desktop, tablet, or phone.
- **Simultaneous Provisioning:** Cardholders can add their card to multiple devices at once.
- **Streamlined Integration:** Simple JavaScript snippet and one web service call – fast deployment, minimal IT resources.
- **Campaign-Ready:** Enable wallet enrollment via web, email, SMS, or QR code to drive measurable results.
- **Flexible for All Issuers:** Whether your institution has a mobile banking app or not, Entrust Web Push Provisioning unlocks wallet enrollment for every cardholder. For issuers with apps, it provides an additional path to reach non-app users and increase tokenized card volumes. For those without apps, it enables digital wallet provisioning for the first time.

Features



Browser-based provisioning for Apple Pay and Google Wallet



Simultaneous provisioning to multiple devices (for Apple Pay)



Simple integration (JavaScript + one web service call)



Secure, compliant flow (user authentication, device selection, T&Cs)



Campaign enablement (web, email, SMS, QR code) possible (not delivered by Entrust)



Works for card issuers with or without mobile apps

	Manual Card Entry	Web Push Provisioning	In-App Push Provisioning
Cardholder Starting point	Typing/scanning card details in the third-party wallet (or tap physical card on phone).	Cardholder authenticates in web banking; one click from browser.	Cardholder authenticates in banking app; one click from mobile app.
Requires Mobile Banking App	No	No	Yes
Friction/User Experience	High – manual typing + authentication with banking environment later during the tokenization step. Physical card is required for scan/tap. Cardholder needs to possess the physical card to read card details, or to get access to card details in banking app.	Medium/Low – no data entry; Apple/Google login required.	Low – fully in app flow.
Wallet & Device Compatibility	Apple Pay card added to same device only.	Any browser → any supported wallet on any device.	iOS banking app → Apple Pay on same device.
Multi-Device Enrollment at Once	No	Yes (with Apple Pay)	No
Security	Higher exposure risk – card data is typed manually (risk of shoulder-surfing, mis-entry, malware, social engineering).	High security Card details never exposed; issuer initiated & tokenized, authenticated in issuer web banking environment.	High security Card details never exposed; issuer-initiated & tokenized, authenticated through the app.
Required Integration Effort for Issuer	Tokenization with TSP required	Very light (JavaScript + 1 API call) + Tokenization with TSP required	Higher (SDK, app updates) + TSP required Tokenization with TSP required
Best for	Legacy flows	Issuers with or without an app; prepaid, gift, benefit programs	Issuers with a mobile banking app

Entrust Web Push Provisioning equips issuers to meet the accelerating shift toward digital-first, instantly-available payments. By enabling secure wallet enrollment directly from any browser – and complementing in-app push provisioning – it empowers issuers to reach all cardholders, unlock higher activation and tokenization rates, and deliver a modern, frictionless experience aligned with industry mandates and consumer expectations.

ABOUT ENTRUST

Entrust fights fraud and cyber threats with identity-centric security that protects people, devices, and data. Our comprehensive solutions help organizations secure every step of the identity lifecycle, from verifying identity at onboarding to securing connections and fighting fraud in everyday transactions. Ongoing monitoring supports compliance and safeguards keys, secrets, and certificates. With a foundation of identity-centric security, our customers can transact and grow with confidence. Entrust has a global partner network and supports customers in over 150 countries.

For more information, visit www.entrust.com.

