IDEMIA Secure Transactions Releases New Set of Modern Card Issuance APIs

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IDEMIA Secure Transactions (IST), a global leader in payment, connectivity and cybersecurity solutions, announced the release of a new suite of payment APIs (Application Programming Interfaces), structured into five core service families spanning the entire card lifecycle. These APIs are designed to help banks, fintechs, aggregators, and issuing partners elevate their current issuance capabilities and accelerate the deployment of physical and digital payment experiences.

Success in today’s payment landscape requires issuers to enhance both the customer experience and the efficiency of their internal operations.

For cardholders, payment experiences are expected to be instant, seamless, and connected across both physical and digital channels. Customers increasingly demand faster card delivery, premium personalization, instant activation, real-time card controls, instant digital issuance, push provisioning to mobile wallets, and secure frictionless payments—all directly accessible through their banking applications.

For issuers, these expectations require modern infrastructure that supports real-time issuance, production, tracking, digitization capabilities, and API-driven issuance operations to support stock and forecast management. Banks and fintechs require standardized APIs to support instant issuance and digital use cases and simplify integration by minimizing connections to third-party platforms and mobile apps.

Personalization as a Service: The digital backbone of modern payment card journeys
Since March 2025, IST has rolled out a new suite of APIs that modernize how issuers, IST personalization centers, and delivery systems interact. These APIs enable every step of the card issuance process—from order to delivery—to be tracked in near real-time. Card personalization APIs redefine what's possible by converting a static production step into a dynamic, connected service. This shift creates the digital backbone that powers real-time issuance, automated workflows, and an entire ecosystem of real-time digital services throughout the payment credential lifecycle.

"*The shift to API-based personalization is about unlocking new value potential for our customers. It unlocks operations from batch constraints, real-time innovation for customer experience teams, and frees up workflows from manual silos. Issuers don't just become more efficient; they become more agile, more responsive, and better equipped to deliver the personalized experiences customers now expect. That's the real power of this transformation,*" said **Elyette Roux, EVP Payment Services, IST**.

A comprehensive API suite covering the full card lifecycle
Building on its personalization capabilities, IST is expanding its offering with a new suite of APIs that spans from physical card personalization to full digitalization services and beyond. These modular building blocks enable issuers to easily access, combine, and scale a comprehensive set of payment capabilities, accelerating innovation while reducing

integration and operational complexity.

Designed to connect seamlessly with issuer back-end systems (including Card Management Systems and Authorization Servers) as well as mobile applications, the IST APIs are organized into five core service families aligned with the card lifecycle.

- **Issuance APIs**: Enables issuers to orchestrate and automate the complete card issuance lifecycle covering the creation, personalization, provisioning, and delivery of physical and digital payment cards. For physical cards, these APIs support card pulls, inventory management, PIN/CVV generation etc.
- **Lifecycle APIs**: Allow issuers to manage the full physical and digital card lifecycle in real-time, including production and shipment status updates, PIN services, renewals, replacements, and tokens and wallet management. Issuers can also securely process and orchestrate proximity and remote digital payment transactions and card services in real-time, including wallet interactions, workflow authorizations, tokenized payment transactions, and fraud controls.
- **Authentication APIs**: Enables strong and secure end-user FIDO-based authentication, especially in the context of online operations and agent-initiated payments.
- **Customer Experience APIs and Mobile SDKs**: Exposes mobile-first card services designed to enhance cardholder experiences directly within banking applications, including card art selection, card delivery tracking, access to digital inserts, card activation, secure display of card details and PIN, virtual card generation, push provisioning to mobile

wallets, mobile authentication, and tap-to-pay enablement.

- **Payment Cryptography & Key Management APIs**: Enables banks to secure their payment card issuance infrastructure with our HSM-as-a-Service, managing cryptographic keys, encryption, and transaction signing. Issuers can also access the IST test environment to explore the quantum-ready cryptographic library and build future-proof applications.

With more than 700 million physical payment products issued in 2025, IST combines proven expertise in large-scale physical card issuance with advanced digital payment capabilities. As a major independent tokenization provider, the company has now provisioned more than 500 million payment tokens across a wide variety of digital payment use cases. Built on PCI-certified, resilient, secure, and scalable SaaS platforms, IST’s API-driven services enable issuers to accelerate innovation while benefiting from a flexible business model and modular approach, allowing issuers to select and consume only the services they need.