Antelop reinvents digital cards and mobile issuance with a unified solution for banks and card issuing processors

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Antelop announces the launch of its <u>One Digital Card</u> solution

Banks and card issuing processors can now use a single software development kit to add all the very latest digital card features to their mobile banking app, making it possible for even the smallest bank to quickly and easily provide its clients with an instant, mobile-first experience that meets the needs of today's increasingly digital consumer.

Digital cards and instant issuance are the new normal

"Customers now expect digital-first experiences and banks need to offer an instant and mobile-first banking experience. This is the new normal and now a market standard." says Antelop's CEO Nicolas Bruley.

"Digital cards address this change in consumer behavior and enable instant card issuing on the consumer's mobile device. They can exist as a standalone offering or as a complement to an existing physical card. In addition, issuing fully digital cards cuts costs and reduces a bank's carbon footprint as plastic is no longer required."

Reducing complexity for banks and card issuers

With the different innovations introduced by the card networks (Mastercard MDES, Visa VTS, etc.), banks now face multiple tokenization systems. In order to implement digital cards, issuers often struggle with a multiplicity of backend integrations, creating greater complexity, and longer timelines for project implementation.

<u>Digital cards</u> require embedded integrations into the mobile banking applications. Today, customers demand that all banking activities happen in one app: card enrollment, payment, card management, authentication, etc. To offer digital cards that add real value to their clients, banks need a unified service directly integrated into their mobile applications. Programs such as Mastercard's recently launched Digital First enables banks to implement full digital card issuance with partners such as Antelop.

Antelop announces the launch of its One Digital Card solution

The One Digital Card solution enables issuers to provide their customers with a unique digital-first experience.

All digital card features in one single solution

The One Digital Card SDK¹ lets banks replace complex integrations with a single unified and simplified digital card integration that delivers a full range of digital card features through a mobile-only integration — little or no backend development required.

¹ Mobile Software Development Kit



With Antelop's One Digital Card, every bank can now go mobile-first!

Bring all the value added digital card features directly into your mobile banking application through one single mobile software development kit for both Android and for iOS.

The <u>One Digital Card</u> mobile solution by Antelop guarantees a holistic customer journey with all the digital card features your customers expect:

- Video KYC: Onboard customers with unique video-based ID verification. Enable users to open accounts 100% remotely.
- Instant issuing: Provision your cards to your customers' mobile banking in real-time.
- NFC issuer wallet: Turn your mobile banking app into an NFC wallet.
- **Push to x-pays and merchants:** Enable customers to conveniently and securely push cards to Apple Pay, Google Pay, etc. and to e-commerce merchants. Simplify digital card activation from banking apps for all use cases.
- **Token manager:** Provide a state-of-the-art self-care management tool while reducing human support.
- **Display card:** Securely display card information in the application for online payment without using a plastic card.
- **PIN in and out:** Securely display the PIN code in the application and let customers choose the PIN for their card directly in the app.
- **Strong customer authentication:** Provide both super-secure and convenient customer authentication (e.g. for 3DS Secure), compliant with the European PSD2 directive.
- **Innovation ready:** The One Digital Card solution enables banks and card issuing processors to incorporate continuous innovation in their digital card services.



The One Digital Card provides all digital card services

Simplified integration and maintenance

The One Digital Card by Antelop offers one single integration for all features:

- Multiple solutions and providers are no longer required: we include all the features you need in one single integration.
- One Digital Card is built on services offered by card networks to ensure easy integration and maintenance.
- The solution provides full embedded protection for all flows and assets, with integrated security.
- The potential for mobile-only integration. Core digital card features can be integrated in a mobile application without any backend integration.

Discover all integration options here.

Mobile-side integration and prerequisites

We offer three different options for mobile-side integration: SDK, white label application or white label screens including source codes. <u>Write us</u> to discover more. The only prerequisite for deploying The One Digital Card is for a bank or card issuing processor to already be compatible with tokenization. <u>Contact our team</u> to learn how to support tokenization by connecting to Visa VTS, Mastercard MDES etc. with our Issuer Token Service Provider (iTSP) hub.

Go digital first with the Antelop One Digital Card

Antelop's <u>One Digital Card</u> solution brings banks and issuing card processors all the digital card features they need through a mobile-only integration, enriching their value proposition for their customer.

Contact us and learn how to deploy The One Digital Card.

About Antelop

Founded in 2014, <u>Antelop</u> is the Digital Card Partner of banks, certified Visa, Mastercard and CB, answering their Digitization challenges.

We digitize cards and secure banking apps. Antelop enables banks with all Digital Cards features into their mobile applications through One single SDK (Card/PIN display, push to XPays, Token management, NFC payments, Strong Authentication...). No more complex back-end integrations, go mobile first!

Supported by large international partners, our solutions are live with 40 banks in 25+ countries with proven track-record. Write us at <u>contact@antelop.fr</u> to get in touch and follow us on <u>LinkedIn</u>!