Push Provisioning & Web Push Provisioning

In this article we will focus on the process of pushing card data to X-Pays (like Apple Pay or Google Pay) – a process called Push Provisioning.

In many innovative card issuing use cases it is important to launch tokenization of cards to enable better customer experience and contactless payments with mobile. There are actually a few ways of registering card data at Apple or Google Pay from a user's perspective:

1.   Manual provisioning – which means that the user provides card data one by one. After that the user accepts T&C, confirms this action with One Time Password received from the issuer / bank and gets the card tokenized.

2.   Scanning card – the above mentioned process can be improved if the user can scan their payment card with their phone, so that the card data and expiry date appear automatically in the wallet. Not a difficult thing to do nowadays. This process is also very useful if a card visual can appear on the website and the user scans the card visual and data directly from their laptop.

3.   Push Provisioning – in this case, the process starts with opening a mobile banking application. The user can click the "Add to wallet" or "Register to wallet" button and can be redirected to Apple or Google Pay to finalize registrations. Various SDKs enable quick registration of the user and card data. It is a very user-friendly process.

However, in some cases it is necessary that the process of Push Provisioning starts from the website – not from the mobile app. This is called Web Push Provisioning and it is a very innovative way of starting tokenization. There are available APIs that streamline such a process and it can be used in many cases. However, to make it happen special approvals of Google or Apple are needed, which is not easy to receive.

This use case can be interesting in multiple projects, for example:

-      **Gift cards delivery** – the user opens a gift card on the website widget on their phone and can immediately add this gift card to the wallet.

-      **Expense management cards** – the user opens a card generated by their employer on their phone and can immediately tokenize the card in ApplePay.

-      **Emergency cards** – the user gets a card from their insurance or bank and can use it immediately on their phone for emergency transactions.

Please contact us if you are interested in testing those use cases.