WL Digital Identity
Absolute trust
Secure, simple
& seamless digitalization
for public & private sector
1. **WL Trusted Digital Identity Service - Embracing the Digital Europe**

Ambitious strategies and common goals across the private actors and public authorities has brought some countries in the forefront when it comes to digitalization. Strong national digital identification solutions in the individual countries have ensured the simple and unique identification of citizens and users across systems and effective contractual agreement via digital signatures. However, one important enabler to support the digital Europe will be to create one common identity and authentication solution with an identity core that supports both authentication and life-cycle handling of digital personal identities.

With nearly 45 years of experience Worldline is a key actor in the B2B2C sector. We support and contribute to the success of all businesses and administrative services in a constantly evolving market. Worldline’s digitalization solutions and services are designed to implement the specific needs of private actors and public authorities.

Worldline can deliver the full digitalization of paper, processes, behaviors and relationships at company level; of identities, transactions, payments and digitization of security, control and communication.

2. **The evolving market of digital identity**

The digital identity market is growing fast, driven by an accelerating demand from consumers and businesses for digital services – digital services that rely on appropriate identification and authentication strategies.

In many countries the public-private cooperation demands for highly digitalized solutions that are modular and can be modified to meet customer demands for behavior adapted solutions like mobile biometric authentication.

No matter if you are a public authority or private business, when you are doing business you need to know who is at the other end of the digital connection. And as an individual you need to know your data is secure and used in an appropriate manner. The growth of this market is further fuelled by an array of security, privacy and know-your-customer (KYC) principles stipulated in various legislation and regulations.

**Four pillars of digital identity**

1. **Identity Proofing**
   - Verify people’s identities before accounts and credentials are issued to them, done by:
     - Face to face, remote control, check of ID, Video control, etc.
     - Transaction information aggregation from public and proprietary data sources, etc.

2. **Identity Brokering**
   - Handle the complexity of providing identity or verified attributes from multiple identity providers

3. **Authentication**
   - Process to identify a person by means of previously registered enrollment credentials

4. **Identity Provider**
   - Transform the authenticated natural ID of a person into the context related digital identity and provide it to the requester in a standardized and reliable way

**Digital Identity**

- Accelerating demand for Digital Services
- Digital Services depend on strong seamless authentication and cybersecurity
- Growth further fuelled by various legislations and regulations
3. Moving into digital platforms and digital ecosystems

Building solution that supports the public-private cooperation

The public sector and the banking industry are pushed forward in the digital disruption and are rapidly moving into digital platforms and digitalized ecosystems.

The banking industry clearly has challenges in terms of regulatory compliance (PSD2, EBA Guidelines, MIF, GDPR etc.), evolving customer needs, reaching the needed level of security and confidence by combining a great User experience in all situations.

The public sector needs also to go on progressing to provide the best digital services towards citizens and business in order to improve its efficiency and the quality of its services while reducing costs. Governments will also have to follow the eIDAS recommendations to create the European Digital Single Market to boost the economy.

The European framework defined in eIDAS for Digital Identity is the right way to be followed by both the Public Sector and Banking industry.

The Worldline e-Identity solution is built to meet the compliance requirements. Combining PSD2 and eIDAS is the key to get right level of trust in the customer digital identity as well as the GDPR explicit consent of the individual.

Key Challenges: What are our clients struggling with for Digital Identity

- **Trustworthy by Digital Identity**
  - Commonly Accepted
  - Reliable & Interoperable
  - Value Founded

- **Global Digital Ecosystems**
  - Manageable Digital IDs
  - Fraud - Financial Risks
  - Complexity & Cost Reduction

- **Matching Regulations**
  - eIDAS
  - PSD2
  - GDPR

- **Meeting User Expectations**
  - Available & Mobile
  - Seamless - Convenient
  - Differentiating User experience

Key to trust
Worldline supports its clients in their Digital Transformation by providing Trust Services around 3 main pillars to allow end-to-end digital transactions in a fully secure way in compliance with the legal constraints:

- **Digital Identity**
- **Digital Signature**
- **Digital Preservation**

To Worldline, trust means creating services that customers will find easy to use and have confidence in, ensuring that they are readily adopted. It also means that businesses must have absolute confidence in the day-to-day operation of their systems.

### Worldline Trusted Digitalization

**Digitization Solutions**
- Modular and customizable to context
- Integrated data privacy
- Secure and traceable
- Compliant to legal constraints

#### WL e-identity
- Strengthen remote data trust
- Minimum data collected
- No profiling
- Scoring to support human decision

#### WL e-contract
- Consent
- Integrity
- Traceability
- Unique user control using Strong Customer Authentication

#### WL e-archiving - WL e-safe
- Secure access
- Data confidentiality
- Data integrity
- Preserved value
5. Our solution: WL e-identity

WL e-identity is a complete suite to manage Digital Identity in compliance with the regulations eIDAS, PSD2 and GDPR.

It allows the public sector, the Banking industry as well as the Business to define and manage their identity schemes for their different actors. This digital identity could be used by the individual in many use cases to authenticate, to get access rights, to provide granted personal data, and to be able to apply a digital signature.

The core of the solution is based on five main services

Identity Proofing
Tools to support the verification of people’s identities before accounts and credentials are issued:
- Check of ID document’s image in face to face or in video control with an operator
- Self-registration in a remote way with possibility to use selfie with match one-to-one vs picture on the ID document, liveness detection
- Validation of an existing eID with the right Level of Assurance

Enrollment (Derollment)
Registration / Canceling of enrollment credentials based on the identity proofing to be able to authenticate the person later:
- Secure storage of personal data according to GDPR with the source which has granted the data
- Personal Data Access granted to the individual
- Rights for the individual to ask for modification, deletion
- Portability

Identity Brokering
Integrating and combining multiple IDs and ID providers to handle the complexity of identity requests:
- Manage and connect to multiple national and international ID providers including management of their offerings and Level of Assurance
- In necessary split identity request into multiple identity requests towards various ID providers
- Offer an white label “identity page” to facilitate the integration for the attached service providers

Authentication
Process to identify a person by means of previously registered enrollment credentials
- Login/password
- One-time-passwords, Hard&Soft Tokens
- Biometrics features
- Mobile Authentication

Identity Provider
Transform the authenticated natural ID of a person into the context related digital identity and provide it to the requester
- Standard interfaces (SAML 2.0, OAuth)
- Personal data lifecycle management
- Digital identity profiles for an individual
- Link between a profile and authentication means
6. WL e-identity for Digital Signature

eIDAS regulation has defined 3 levels of electronic signature.

**Simple electronic signature**
- Link between the signer and the data to be signed

**Advanced Electronic Signature**
- Allows to identify the signer, guarantees the integrity of the signed document, is applied under the sole control of the signer

**Qualified Electronic Signature**
- Is an Advanced Electronic Signature, created using a Qualified Electronic Signature creation device (chip card or HSM on the server side), based on a Qualified Certificate. Shall have the equivalent legal effect of a handwritten signature

All 3 levels are acceptable in front of a court. Then, except if the local law requests a specific level for signing a specific document, it’s a question of Risk management to balance the security level and the convenience.

**Advanced Electronic Signature guarantees a good level of security in many cases**

Qualified Electronic Signature is heavier to roll-out. It needs the equivalent to a face to face for issuing a qualified certificate. It will require specific material and installation on the signer’s device to sign locally. Remotely, it will require certified application on the signer’s device to trigger the signature on the server side and HSM/Qualified Signature Creation Device qualified by a National Supervisory Body to guarantee the sole control by the signer between the Signer and private key hosted in the HSM.

WL e-identity can manage several authentication means delivered to the individual. Thanks to that, the Service Provider can request WL e-identity to get the signer authenticated with the right Level of Assurance needed for the level of electronic signature requested.

7. Partner in the growing digital identity market

**Liberating parties from the complexity of the e-identity process**

Our efficient and reliable digital identification and authentication services enables banks, public authorities and other private actors to meet market requirements and regulations.

**Functionalities of our e-identity solution:**
- Digital identity routing capability for the online identification scheme of the banks
- Connection of the e-ID scheme of the government with the online identification scheme of the bank to provide maximum reach
- Self-service portal for the onboarding of corporate clients and service providers
- Test service for corporates and service providers
- Online bank approval module
- Online reporting module for corporates and banks
- Optional customer support services and full-service branding

**A suite of key e-identity solutions fulfilling the need for assurance**

- Identity Broker
- Access Control Server
- Authentication Process Management
- Trusted Authentication
- Digital Signature
- Digital Archiving
The value we bring:

A user-friendly, efficient and reliable digital authentication tool that enables public authorities and the private sector to optimize digital processes.

- **Security leads to fraud reduction**: Reduce fraud by enhancing the identity validation and the authentication credentials. Protection of the integrity of personal data.

- **Efficient authentication**: User-friendly and trustworthy authentication, supported by features such as biometrics and video identification.

- **Compliance**: Reliable and compliant digital identities – compliant with eIDAS, PSD2, GDPR.

- **Cost-effective**: Cost-effective and cost reducing. Enables the 3 Levels of Assurance (LoA) according to eIDAS.

- **Transforming into Digital Society**: Corresponds to the customer expectations for modern convenient services, available anywhere, anytime.

- **Enabler new businesses & new services**: New services go far beyond just dematerialization of existing traditional processes, they change the opportunity landscape.

- **Trust**: Building Trust, relying on common regulations.

- **Acceptance of multiple identities**: Use ID brokering to integrate acceptance of multiple IDs into your services.
About Worldline

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry. Worldline delivers new-generation services, enabling its customers to offer smooth and innovative solutions to the end consumer. Key actor for B2B2C industries, with over 45 years of experience, Worldline supports and contributes to the success of all businesses and administrative services in a perpetually evolving market. Worldline offers a unique and flexible business model built around a global and growing portfolio, thus enabling end-to-end support. Worldline activities are organized around three axes: Merchant Services, Mobility & e-Transactional Services and Financial Services including equensWorldline. Worldline employs more than 9,400 people worldwide, with revenue of circa € 1.6 billion on a yearly basis. Worldline is an Atos company. worldline.com

Expertise by equensWorldline

equensWorldline provides Europe’s most extensive end-to-end service portfolio for both payments and cards transactions. As Europe’s leading payment service provider, we combine long-standing proven expertise in traditional mass payment systems (issuing, acquiring, intra- and interbank payment processing) and innovative e-commerce and mobile payment solutions. Being an expert in the handling of trusted transactions, we provide reliable and secure identity, trust and authentication services that help our clients to ensure secured access that complies with all international and local regulations. Our unparalleled footprint allows us to benefit from synergies and to accelerate our clients’ time-to-market, making us a cost-efficient and competitive business partner for seamless, secure and efficient payment solutions.
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