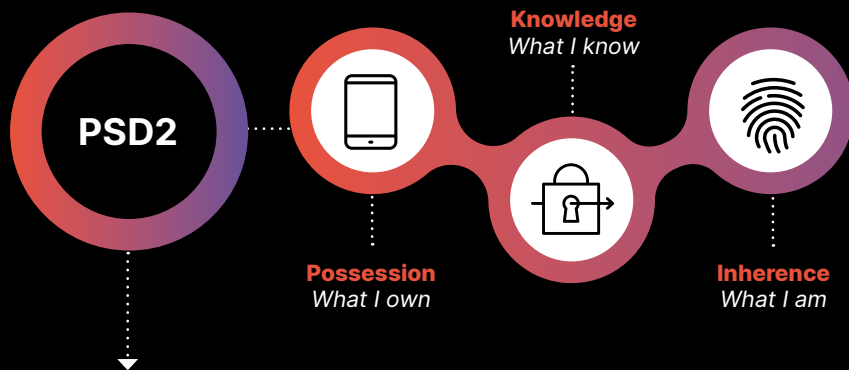**Trusted Authentication**

Strong Customer Authentication: Elevating user experience and security

What are the market needs?

Strong Customer Authentication is crucial for your users

At least 2 independant factors among:

PSD2

Possession
What I own

Knowledge
What I know

Inherence
What I am

*PSD3 will prioritize **financial inclusion**, mandating PSPs to provide a variety of authentication methods suitable for individuals with disabilities and the elderly. Authentication methods should not exclusively depend on smartphones or payment instruments (PSR art. 88).*

Mandatory for sensitive use cases such as e-commerce payments,online banking access, sensible operations,...
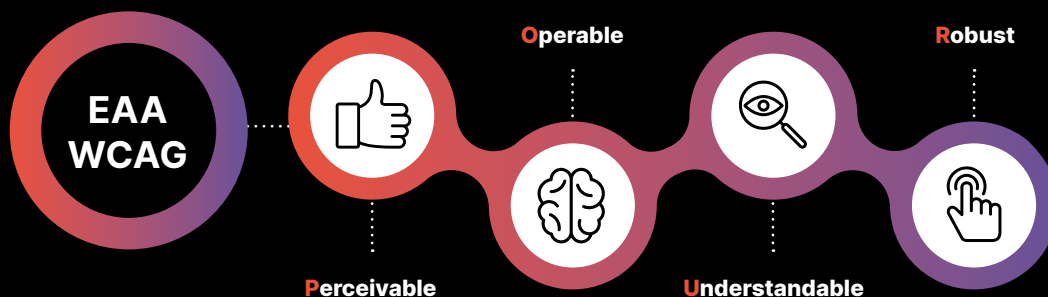
60%

of banks have experienced an increased volume of fraud

Source: Future of authentication

Accessibilty at the core of digital services

The four principes of accessibilty (POUR):

EAA WCAG

Operable

Robust

Perceivable

Understandable

European Accessibility Act (EAA) require everyday products and services accessible for person with disabilities.

Web Content Accessibility Guidelines (WCAG) is the standard to develop an accessible web content.

33%

of users are not equipped with a smartphone

Source: Future of authentication

+65 M

transactions per month in our
data centers (Europe)

+10 years

experience in Strong Customer
Authentication (SCA)

Worldline Trusted Authentication

The increase in personal
online services provides users
with convenient access
to meet their daily needs.

However, this progress also brings risks. In reponse to these
threats, service providers need to provide effective tools to
secure user's sensitive use cases.

To ensure that Strong Customer Authentication is not seen as
a burden, Worldline provides Trusted Authentication to offer
the right balance between user experience and security.

Benefits of our solution

Compliancy

Our solution meets all requirements
outlined in PSD2 RTS (our solution
is audited by SRC GmbH) and eIDAS
regulation. Additionally, it is compliant
with GDPR regulations and meets the
requirements for 3D-Secure use cases.
Furthermore, we provide an inclusive
SCA solution that complies with RGAA
4.1. Accessibility requirements.

Security

This solution effectively fights all
know types of attacks (phishing,
SIM Swapping, remote control, etc.).
Its security policy is continually
enhanced by integrating new fraud
rules and detectors to adapt to evolving
fraud patterns.

User Experience

Our solution is available on all devices:
mobile phones, tablets and desktops to
fit the daily needs of users. Moreover,
Trusted Authentication provides the
use of OS Biometrics and is constantly
evolving to propose new innovative
factors in the roadmap (behavioural,
FIDO, external biometrics,...).

Main segments

✔ Banks   ✔ Other Financial Institutions   ✔ Public Sector   ✔ Retails

Main use cases

✔ e-commerce   ✔ Online banking   ✔ Digital Identity

Trusted Authentication on mobile

Today, smartphone is the most widely used device by users, and Worldline Trusted Authentication enables our clients to use this device to perform SCA.

The solution offers various delivery methods to cater digital strategies:

✓ SDK mode, which can be seamlessly integrated into your mobile application.

✓ The White-label application, which is fully customizable to your specific branding.

✓ Worldline Authenticator app, a ready-to-use application for quick deployment.

Our mobile solution covers all users with a smartphone **running on IOS or Android**.

This solution allows your users to **receive PUSH notifications on smartphones** (thanks to the Out of Band method and app-to-app flow). Smartphones are protected against tampering, rooting, debugging and clothing.
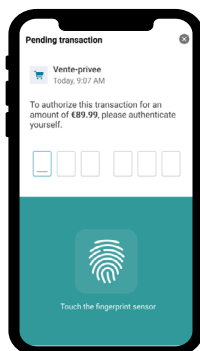
This solution offers different authentication factors such as **OS Biometrics, PIN/Password, Software possession key, SMS OTP**, etc.
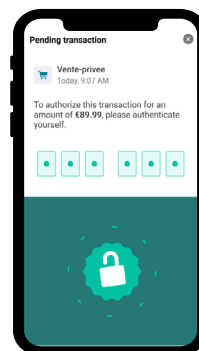
Mobile customer journey

#1
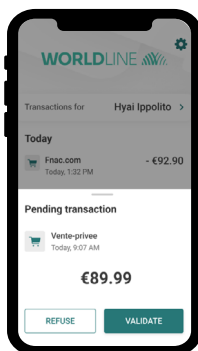
#2

#3

Trusted Authentication on browser

Despite the widespread use of smartphones, it is key to offer an alternative solution for SCA. Worldline Trusted Authentication on browser enables user to enrol their browser as a factor of possession. Users will only have to enter their PIN code to validate their operations while our solution will verify transparently the possession factor. Our solution is available for any browser on desktop or smartphone.

Our solution on browser is an universal solution that **can cover more than 95% of the population**. Our solution is multi-market and multi-use cases, it adapts easily with a simple user experience and no installation nor plug-in.
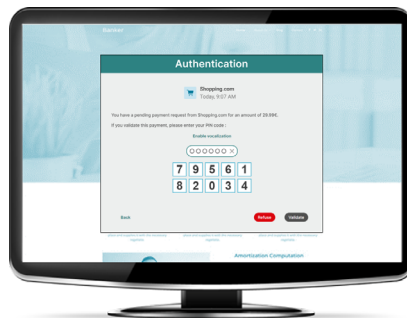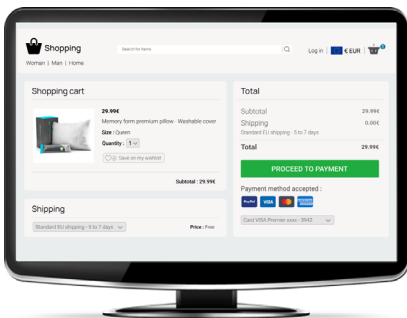
Trusted Authentication on browser uses a **combination of software cryptographic key and device fingerprinting**. With the use WebAuthn, solution can also propose biometrics features browsers.
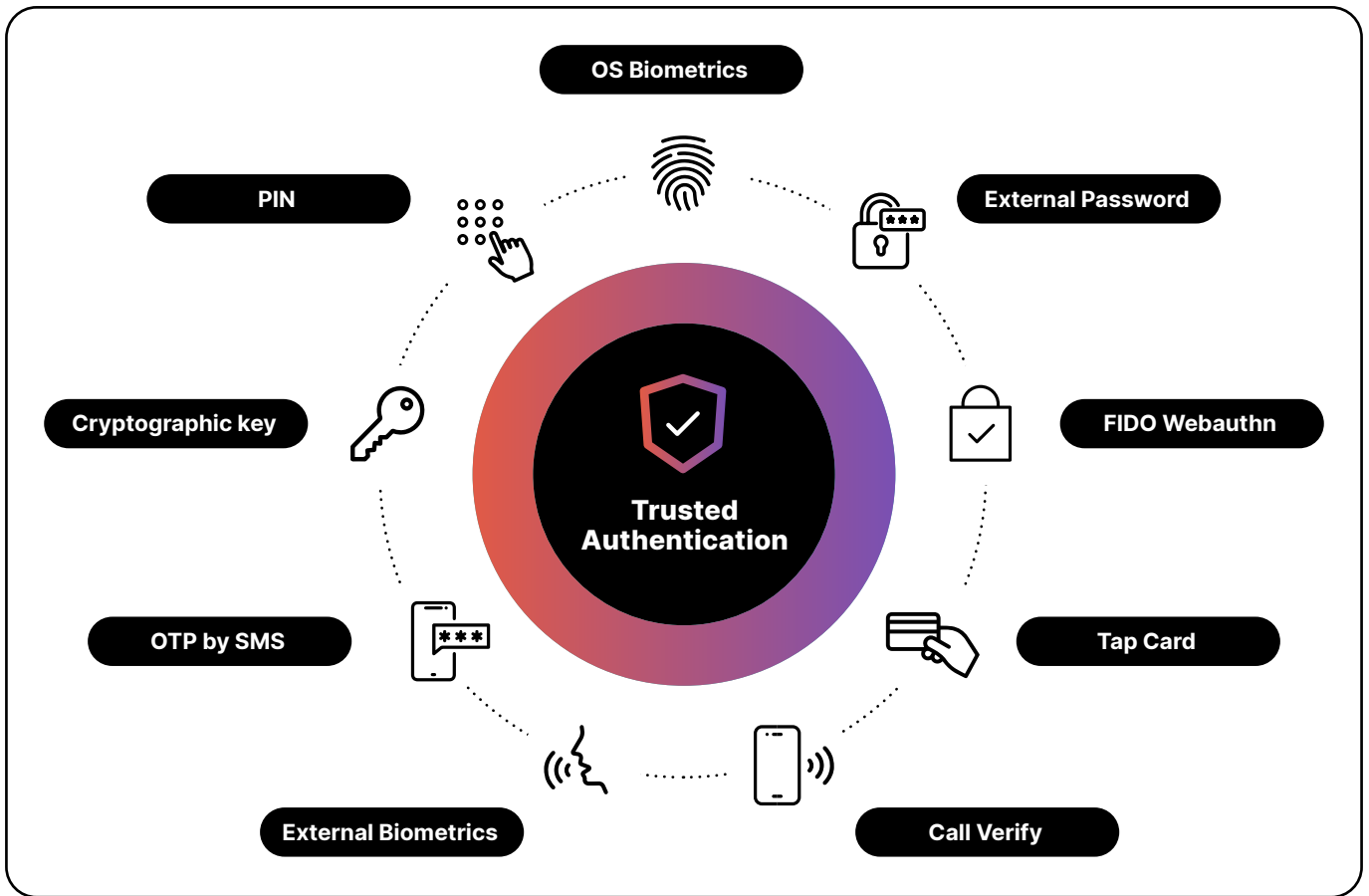
Browser customer journey

#1   #2   #3

An innovation solution to align with your business strategies

- OS Biometrics
- PIN
- External Password
- Cryptographic key
- FIDO Webauthn
- OTP by SMS
- Tap Card
- External Biometrics
- Call Verify

Trusted Authentication

We are able to provide a package **to meet your needs with...**

Access Control Server

3DS Issuer

ACS is a PCI-DSS & PCI-3DS solution that enables Issuing banks to manage 3-D Secure process and to authenticate their cardholder during online payments.

Digital Security Suite

DSS/Security

Digital Security Suite aims to protect your devices from all forms of fraud. Our solution is fully adaptable to all devices (mobiles phone, computers, tablets).

About Worldline

Worldline [Euronext: WLN] helps businesses of all shapes and sizes to accelerate their growth journey – quickly, simply, and securely. With advanced payments technology, local expertise and solutions customised for hundreds of markets and industries, Worldline powers the growth of over one million businesses around the world. Worldline generated a 4.6 billion euros revenue in 2023. **worldline.com**

More information