

**WORLDLINE** 

# A complete solution for the protection of your devices

WL Digital Security Suite



Digital Payments  
for a Trusted World

# Market trends

Hacking

## 80%

of breaches within Hacking involve Brute Force or the use of lost or stolen credentials

Mobile threats

## 97%

of organizations in 2020 faced mobile threats that used multiple attack vectors

Cyberattacks

At least

## 40%

of the world's mobile devices are inherently vulnerable to cyberattacks

Hacking

## 75%

of popular free apps have been hacked at some point, exposing the user's data to malicious operators

Source: Checkpoint Mobile Security Report 2021

## WL Digital Security Suite: 4 steps to protect your devices

Based on GARTNER's Adaptive Security Architecture



### Predict

- Threat intelligence
- Reputation and Behavioural trends
- Machine learning models and continuous improvement



### Prevent

- Data stored (safe, secure elements whiteboxing, TEE)
- Data displayed (secure display)
- Data entry (dynamic virtual keyboard)
- Code Hardening (obfuscation)
- Communication (secure channel)
- Resource encryption



### React

- Remote policy to update local detection faster
- Fraud simulation impact simulator
- Fraud detection with device scoring based on IDS
- Dynamic permission modification and adaptive authentication



### Detect

- Local Intrusion Detection System Monitoring for device eligibility and malware detection (anti-tempering, anti-hooking, anti-debugging, anti-emulator, root detection)
  - Device fingerprinting/binding
  - Multi-factor authentication on the smartphone (MFA)



A solution adaptable to all your devices: computers, smartphones and tablets.



**20M+**  
of devices activated

**500M+**  
of yearly transactions

**Cybersecurity  
Award 2018**  
Banque & Innovation

## The 3 mains benefits of our WL Digital Security Suite



### An adaptable solution

WL Digital Security Suite is fully adaptable to all your devices (smartphones, tablets and computers) and all channels.



### A complete and secure protection

WL Digital Security Suite offers a complete protection from prevention, prediction, detection and reaction.

Our solution is a complete security layer to prevent all cyber-attacks.



### Different use cases

Our solution is adaptable to different use cases.

Thanks to this, we are able to satisfy all your needs and of the ones of your end users.

# WL Digital Security Suite: a solution for all sensitive use cases



## Mobile Banking App

The banking application enables a lot of sensitive transactions (access to account, payments, ...) which requires high level of security and authentication.

By integrating our WL Digital Security Suite solution, the banking application will be completely secure in order to prevent fraud.



## Payments

The evolution of technology and the impact of the COVID-19 pandemic has led to an increase in payments made online.

Nevertheless, online payments require security tools in order to protect against growing fraud, but also to comply with regulations and certifications (PCI, HCE, ...).

WL Digital Security Suite will be able to protect the online payment of end users.



## Transportation

With the digitalisation of means of transport (subscriptions and tickets), WL Digital Security Suite is more than necessary to avoid fraud and protect your data.



## Digital Identity

With the eIDAS regulation, and its revision with the EU Digital Identity wallet, securing identity and attributes is required in order to have the right level of security and to prevent for identity theft.

WL Digital Security Suite will ensure a full protection for the digitization of the identity card and storage of attributes.



## Healthcare

Digitalisation of health data & cards are really sensible and needs the right level of protection.

WL Digital Security Suite will be necessary to fully secure this information and protect user experience.



## Related Solution

WL Digital Security can be coupled with WL Trusted Authentication for a complete and secure user experience.

WL Trusted Authentication is a soft-token based solution to all sensitive operations. It offers strong PIN or biometrics-based authentication (fingerprint, face recognition, palm ID, voice recognition).

# The principal features of WL Digital Security Suite



## Intrusion Detection System (IDS)

The IDS provides more than 100 probes & detectors for Android, iOS and browsers, in order to be able to detect locally attacks and attest eligibility of the device (anti-tempering, anti-hooking, anti-debugging, anti-emulator, jailbreak / root detection).

Our solution is adaptable to all devices and channels.



## Fraud Detection System

With the fraud detection system, you can analyse device imprints, detect new devices, or score the risk of the device.

As a result, WL Digital Security Suite enables an adaptative reaction on authentication, enrolment, and data collected.



## Local policy

With the local policy, you can define the right level of security for each detectors, and to block the usage of the application in case of attacks. And this, without the need of any data connection, in order to work with all proximity use cases (mobile payment, ...).

Moreover it is fully compliant with European regulation on the personal data protection.



## Secure data

Data managed in the smartphone needs to be secured in different use cases: the storage of the data with our safe, the entry of the data with our DVK in order to protect against keyloggers, and the data displayed.

Our Dynamic Virtual Keyboard will secure all the secrets (OTP, password PIN, ...), and without reducing security, it is compatible with accessibility regulation.

Moreover, our DVK solution is fully customizable, accessible, and adaptable to all devices.



## Remote policy

Thanks to our remote policy, customers will have the autonomy to customize the security policy remotely and in real time.

It will improve the reactivity for a change, especially in case of security breach which requires reactivity.

## About Worldline

Worldline [Euronext: WLN] is a global leader in the payments industry and the technology partner of choice for merchants, banks and acquirers. Powered by 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and innovative solutions fostering their growth. Services offered by Worldline include instore and online commercial acquiring, highly secure payment transaction processing and numerous digital services. In 2021 Worldline generated a proforma revenue close to 4 billion euros.

[worldline.com](https://worldline.com)



**For further information**  
[sales-fs@worldline.com](mailto:sales-fs@worldline.com)



Worldline is a registered trademark of Worldline SA. August 2022  
© 2022 Worldline.