

Inclusion is crucial for authentication solutions.

All users need to be secured!

Why is it a necessity?

Financial Inclusion allows all users to have access to the financial services they need, on a daily basis in a totally secure way and adapted to their situation.



Corporate Social Responsibility is at the heart of Worldline's strategy, its purpose is to develop a sustainable business model and acting responsibly towards all its stakeholders and the wider society.

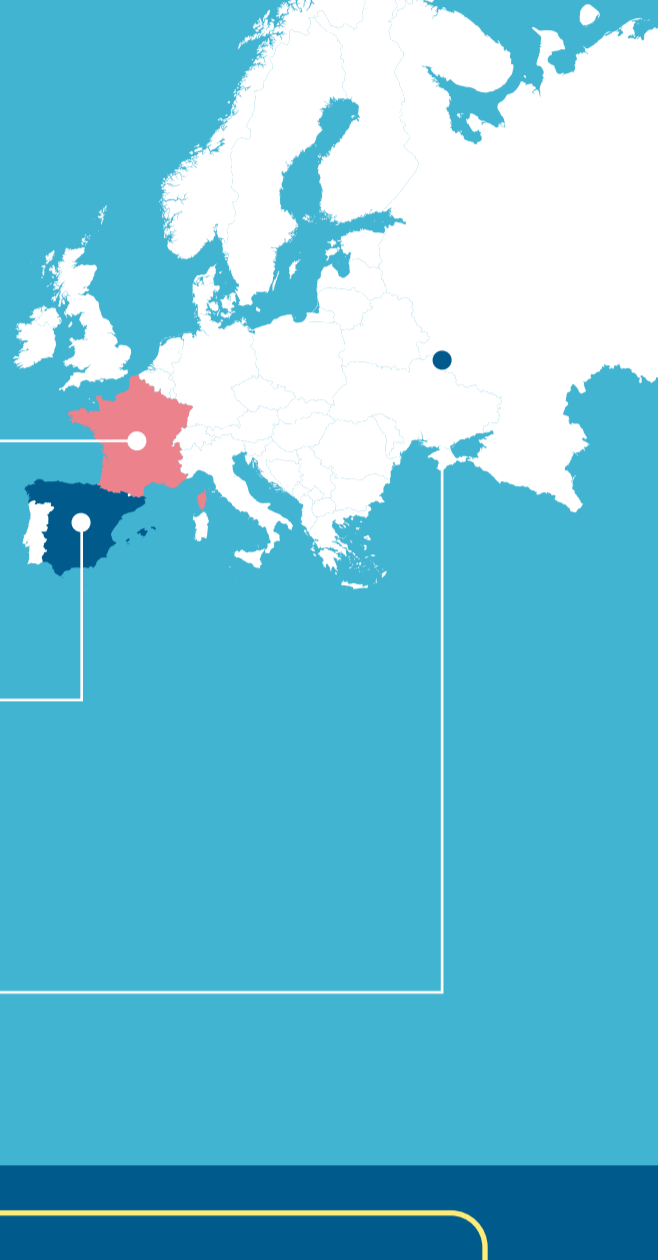


“Authentication approaches (e.g. based on smartphones) have led to exclusion of certain groups of society from using payment services online.”

Source: EBA replies to European Commission's call for advice on the review of PSD2

#1

33%
of users are not equipped with a smartphone.
Source: Future of Authentication*




- 79.79%** Smartphone penetration rate in **France**.
- 82.96%** Smartphone penetration rate in **Spain**.
- 77.64%** Smartphone penetration rate in **Europe**.

#2

15%
of the world's population experience some form of disability.
Source: The World Bank*


- Approximately **42%** of people with disabilities think that web content accessibility has not changed over the previous year.
Source: www.webaim.org/projects/million/
- In a study of the home pages for the top **1,000,000** web sites, over **51 million** distinct accessibility errors were detected. This is an average of **51.4** errors per home page.
Source: www.webaim.org/projects/million/
- 90%** of websites are inaccessible to people with disabilities who rely on assistive technology.
Source: www.abilitynet.org.uk/news-blogs/inaccessible-websites-keep-disabled-people-out-work-abilitynet-tells-government-taskforce

#3


 The European Accessibility Act is landmark EU law which requires some everyday products and services accessible for people with disabilities.
Source: The European Accessibility Act: FAQ (siteimprove.com)


The four principles of accessibility (POUR)

Operable




Robust






Perceivable



Understandable



Timeline for adoption

June 2019

The EAA was adopted by the EU.

June 2022

EU member states need to translate and adopt the directive into their national laws.

July 2025

The law comes into force.



Inclusion and accessibility are natively part of our product strategy. On top of usual smartphone authentication, Worldline provides an alternative for inclusive and accessible authentication thanks to...



Worldline Trusted Authentication
On browser

All our authentication solutions are designed to provide your users:

-  The knowledge factor needs to be secured in order to avoid malware to obtain this information. The **Dynamic Virtual Keyboard** ensure in the same time a secure way to capture PIN code, and is fully compliant with accessibility guidelines (WCAG) by managing itself vocalisation if needed.
-  **Biometrics authentication** is not only possible on smartphone, but also on the web with our users using their camera or finger sensor to authenticate for a seamless user experience.
-  All our interfaces are in compliance with the accessibility guidelines (WCAG and local regulations): **Worldline Trusted Authentication** (on browser and on mobile), but also **Worldline Access Control Server** to provide an end-to-end accessible user-experience.

Worldline is integrated into an inclusive proactive strategy

Take action, inclusion for all users!




Do not leave users behind and provide a solution for everyone!




Sources:

www.raconteur.net/report/authentication-2020/
www.worldbank.org/en/topic/disability

If you want more information, contact us:
dl-wl-trustedauthentication@worldline.com

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