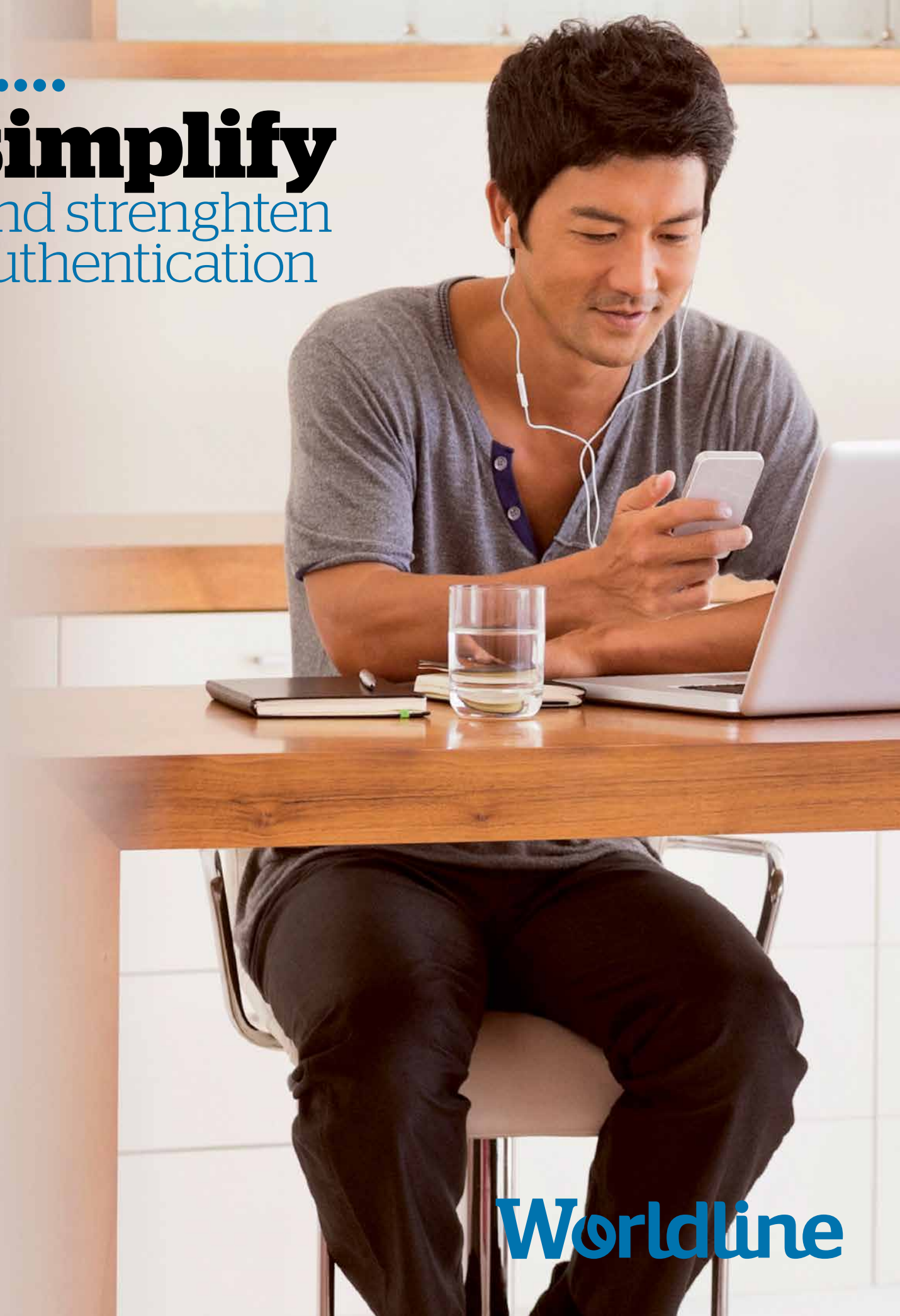


simplify
and strengthen
authentication



Simplify and secure your authentication

The growing number of personal online services (payment, online banking, portals providing various services...) provides users with immediate, universal access that meets their daily needs. Such progress also entails risks, such as the increase in the fraud related to identity theft or the reuse of the same password for several services, etc.

Faced with these new threats, service providers and banks must provide appropriate tools for securing their customers' transactions.

To prevent strong authentication from being viewed as a constraint, these service providers are looking for **the best balance between user-friendliness, simplicity and security.**

From the viewpoint of financial institutions, the need to supply strong authentication solutions complies with regulatory directives (coming from central banks, lawmakers...) and meets a will to reduce the risks and financial losses related to fraud. They are looking for the right balance between the cost of fraud and that of security. Therefore, strong authentication solutions have to be universal, and, at the same time, able to be deployed simply and massively.

In the banking sector, and specifically with PSD2 obligations, Strong Customer Authentication can be used for all types of services, such as 3-D Secure payment, access to online banking, validation of sensitive operations like money transfer, or even the activation and payment of electronic wallet solutions or mobile payment.

Worldline has built the **WL Trusted Authentication** solution to meet all of these kind of needs. It is a software-type **strong authentication solution** intended for banks and any type of organisation that needs to make remote access secure for its users.



Simplicity

WLTrusted Authentication can be downloaded from app-store and used on smartphones, tablets and computers. It awakes without any user intervention when it receives an authentication request from any channel (web, mobile, IVR system, contact centre...). The context of the transaction is then displayed to the user, who validates it by entering a personal secret code, a biometric authentication or by approaching a physical device.

The look-and-feel of the solution as part of a wallet or mobile payment is very **close to one-click payment.**



Security

The product of our "R&D" teams' work, *Trusted Authentication* is a «second generation» strong authentication solution that makes it possible to **combat all known types of attacks** (phishing, man in the middle, device theft, remote control, etc.) **effectively.** Worldline implements guaranteed, protected, cutting-edge security modules such as Soft Secure Module (SSM), which includes a safe and cryptographic mechanism that protect the safety of the terminal.



Compliance

With PSD2 regulation, new actors, new services, and more end users enter in the digital ecosystem. **Trust and Security is the cornerstone** for an efficient online banking experience.

WL Trusted Authentication **is fully compliant with PSD2 and RTS** requirements about the Strong Customer Authentication.



Time to Market

Thanks to its delivery model WL Trusted Authentication can be **rapidly live in your organisation.**

You can easily integrate the SDK within your existing mobile application, or configure our white label mobile or browser-based application to get your own personalized Strong Customer Authentication application.



Cost efficiency

Trusted Authentication is a wholly software-based solution. No hardware has to be deployed, nor is there any cost related the life cycle of a hardware product (distribution, deployment, replacement).

Authentication is performed directly from the 3G/4G channel, Wi-Fi or the Internet but also offline using a QR code.



Flexibility

Thanks to its expertise in mobile technologies and security, Worldline can provide a turnkey service in SaaS mode that includes all the functionalities required by its clients : user rights management, monitoring of the activity and solution deployment follow-up. To make the solution easier to integrate into new or existing applications, we provide several types of delivery:

- a Software Development Kit (SDK for iOS and Android)
- a white label mobile application
- a browser-based application

Key features of the WL Trusted Authentication offering

Simple registration for users

The security of the registration process is based on the activation of the application through reinforced authentication. Worldline provides several solutions to make deployment easier and secure.

A universal, multichannel solution

The service is open to all types of applications that require authentication on mobiles, tablets or computers and for any type of operating system. Authentication works in single-channel mode as well as in cross-channel mode. It is managed from a second secure communication channel (so called Out of Band Authentication). If the network is unavailable, WL Trusted Authentication provides an offline authentication with QR code.

Data security and confidentiality

- Yearly audit and compliance to regulations such as PSD2, GDPR or schemes requirements
- Service hosted in a secured and dedicated vault
- No user data stored on the device

Signature of authenticated transactions

- All transactions are signed and accessible for several months. It helps to prevent from dispute
- The transaction context screen is stored and can be used as evidence in response to the end user

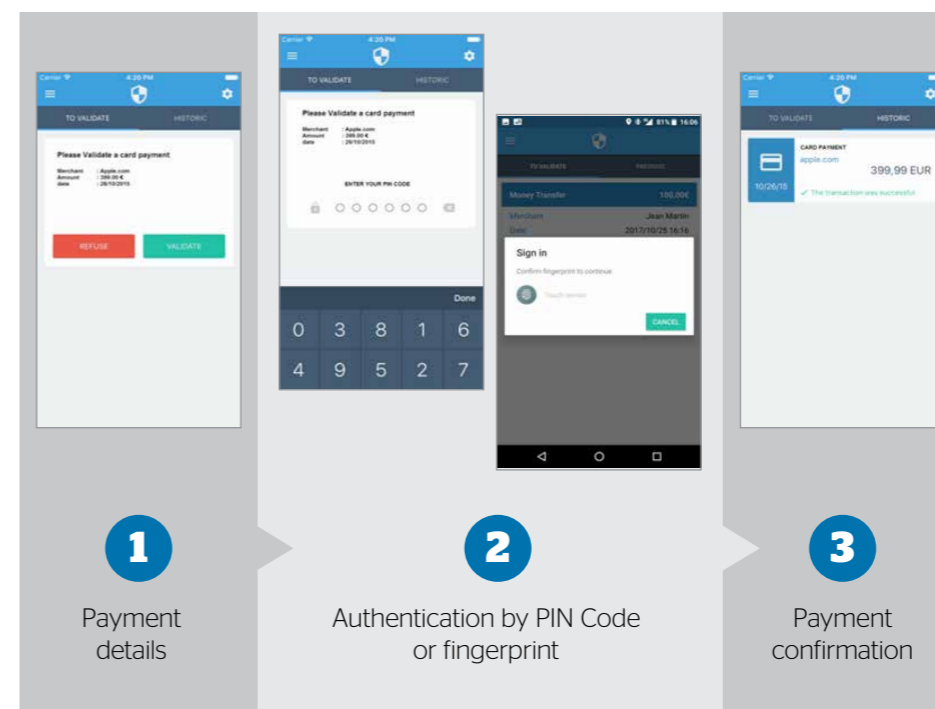
An easy-to-use, smooth solution

WL Trusted Authentication delivers efficient authentications and strongly improves the user experience thanks to its biometric authentication with fingerprint and face recognition function. It is suitable for any type of face-to-face or remote use.

The **combination of 4 key areas of expertise of Worldline:** authentication, mobile applications, security and innovation

99,95% availability rate

15 years of experience in strong authentication on the Internet and mobile phones



Multiple use cases on multiple devices for the end users

The pioneer of 3-D Secure implementation in Europe, Worldline is in the vanguard of strong authentication and the security of exchanges for all online services and proximity solutions (contactless payment, mobile wallet)

Already several major client banks in Europe



About Worldline

Worldline [Euronext: WLN] is the European leader in the payment and transactional services industry. With innovation at the core of its DNA, Worldline's core offerings include pan-European and domestic Commercial Acquiring for physical or online businesses, secured payment transaction processing for banks and financial institutions, as well as transactional services in e-Ticketing and for local and central public agencies. Thanks to a presence in 30+ countries, Worldline is the payment partner of choice for merchants, banks, public transport operators, government agencies and industrial companies, delivering cutting-edge digital services. Worldline's activities are organized around three axes: Merchant Services, Financial Services including equensWorldline and Mobility & e-Transactional Services. Worldline employs circa 11,000 people worldwide, with 2018 pro forma revenue of 2.2 billion euros.

Expertise by equensWorldline

equensWorldline provides Europe's most extensive end-to-end service portfolio both for 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. 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.

For further information
infoWL@worldline.com

worldline.com Worldline is a registered trademark of Worldline SA. September 2018 © 2018 Worldline.



**The mark of
responsible forestry**