

equensWorldline launches first ever browser-based strong customer authentication solution, covering all user devices

Utrecht, 13 September 2019 – equensWorldline, a subsidiary of Worldline [Euronext : WLN], the European leader in the payments and transactional services industry, introduces the first browser-based strong customer authentication¹ solution to the market and is now able to support banks in offering a frictionless universal strong customer authentication solution adapted to each user profile. With this development, banks now also have a strong customer authentication solution for users who are not equipped with a mobile device.

With regard to strong customer authentication, banks have to face multiple challenges:

- to propose strong customer authentication for cases of remote payment and account access;
- to replace the current authentication solution based on OTP SMS (One-Time Password sent by SMS to approve 3DSecure payment transactions) because this solution does not meet the two-factor authentication criteria;
- to propose a solution that can cover the whole user population.

An innovative authentication solution to provide universal coverage

equensWorldline's solution, named WL Trusted Authentication, is available for mobile applications (smartphones) and web browsers (mobile phones and computers). It is unique in the market due to its universal coverage, and the technical innovation that makes the browser version simple from a deployment point of view.

The solution has a European patent, and was designed several years ago to meet the growing needs of banks in the area of strong customer authentication. It is already deployed in many European banks (more than 120 million transactions per year).

The new, browser-based solution is innovative because it enables banks to provide strong customer authentication without the need for external hardware (tokens, for example), smartphones, or software installed on the user's computer. The user enrolls his browser in a simple and transparent way, and can then perform strong authentication with the same kinematics as if he/she just entered credentials to access his online bank. In this browser-based solution the same security measures have been applied as on mobile phones.

Integration methods adapted to the bank's strategy

Several integration modes are available to optimally suit the different digital strategies and calendar constraints of banks. There's a mobile solution that can be integrated into the bank's existing mobile application, a mobile white-label solution which can be customized to the bank's look-and-feel, and a Worldline-labelled mobile solution for rapid deployment. In addition, there's now thus also a browser solution, accessible simply from any computer, tablet, or phone browser, and requiring no installation, for all business or home users, who do not use smartphones.

¹ "Strong customer authentication" means an authentication based on the use of two or more elements categorized as knowledge (something only the user knows), possession (something only the user possesses) and inherence (something the user is) that are independent.

A constantly evolving solution

Wolf Kunisch, Chief Business Division Officer at equensWorldline: *"As a leading player in the payments industry, we enable our clients to meet the continuously developing market demands and requirements. The mobile solution is tending to be deployed more and more in digitalized populations. This new browser solution is an inevitable complement to the mobile channel, both for populations not equipped with smartphones (or as bypass solution, in the event of a telephone failure). What's more, with the next version of this module, using the WebAuthn API defined by the W3C (World Wide Web Consortium), it will be possible to offer biometric control also on the browser, and thus offer the same authentication factors that currently exist on the mobile application."*



About equensWorldline

equensWorldline is the pan-European leader in payments and transactional services. Being part of the Worldline Group, equensWorldline combines long-standing proven expertise in traditional mass payment systems (issuing, acquiring, intra- and interbank payment processing) and innovative e-commerce and mobile payment solutions. Building on more than 50 years of experience equensWorldline services a broad, international client base in numerous countries across Europe. Clients rely on equensWorldline's expertise to anticipate European regulatory changes, benefit from transformative technologies, optimize processes, ensure operational excellence and manage risk and fraud. The company's unparalleled footprint makes equensWorldline a cost-efficient and competitive business partner for seamless, secure and efficient payment solutions.

equensworldline.com

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. worldline.com



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