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# strong

authentication for payments  
and online banking





# Strong authentication for payments and online banking

With the increasing number of web and mobile secure applications and the ever-growing expansion of digital commerce transactions, banks and issuing organizations face various kinds of threats like sophisticated phishing, keyloggers or man-in-the-middle attacks.



**Cardholders, who are aware of all those risks, want to remain confident in online card banking transactions. They expect their banks to provide them with the tools that will maintain security while managing their money online, anywhere, at any time and from any device. If they understand the necessity for stronger authentication, they want convenient, smooth solutions that are always available, with the fewest possible constraints.**

The challenge for banks consists in building durable trust in the digital economy, consolidating the security of their key-sensitive applications, and developing more value-added services for their customers. They also have to follow regulators' recommendations, which impose strong authentication as level playing field. **This strong authentication must be cost efficient, adapted to all level of risks, meet their customers' requirements** and be available for the largest range of online services provided by the bank, including payments.

## A modular solution for payments and other online banking activities

WL Access Control Server (ACS) is a global and modular offering. It covers the entire value chain of authentication for both B2B and B2C needs. It is a standalone BPO (Business Process Outsourcing) platform that supports a wide range of authentication methods and easily integrates into the various security architectures of financial institutions.

Our solution can be used for 3D-secure Internet payments but can also work with other applications such as online banking services, cloud-based wallet, trading or digital contract signature. **Various authentication methods can be shared between Payment Authentication and Online Banking, for better customer convenience.** It can be used to access the service and also to validate online transactions.

## Support for a large range of authentication methods

Our ACS solution enables banks to implement a wide range of authentication methods according to their own criteria (security level, cost, ergonomics and customer convenience) such as:

- OTP (One Time Password) pushed by SMS
- OTP pushed by IVR (Interactive Voice Response)
- WL Trusted Authentication
- OTP EMV CAP
- OATH standard protocol
- Certificates
- Others (display card, voiceprint...)

If issuers request it, our ACS solution can also be interconnected with the existing authentication service/methods that are already deployed.

This flexible platform enables banks to put one or more authentication methods into production simultaneously, and to implement their own authentication strategy through the web back-office tools.

Issuers can thus run pilot tests before any deployment is carried out.

These features help organisations adapt and innovate as technologies evolve. The strength of the solution is to provide tools that make it possible to change methods with a very low impact on core banking information systems.

## An innovative solution

Our platform also integrates scalable and innovative solutions such as smartphone authentication.

Indeed, Worldline is strongly involved in innovative projects such as:

- Embedded applications for mobile phones, PCs and tablets,
- Cross-Channel Payment,
- Risk-Based Authentication (transactions scoring assessment),
- Biometrics (digital identity),
- Federated Identity (FC2),
- Device Fingerprinting.

# A Global Service Offering

Our solution integrates five main functional modules:



## Enrolment

The multichannel enrolment service is used to associate a user with one or more strong authentication methods. This key process can be carried out online during the first transaction (Activation During Shopping) or through the web banking access with an activation code. It can also be directly initiated by the financial institution through the provision of its customer data (Real Time web service or daily batch file).



## Fraud prevention service

A specific module can assess in real time the risk associated with each transaction and determine the best authentication method to provide the user (or block the transaction).



## Monitoring of the service

The platform can be monitored in real time thanks to the web back-office tools. They make it possible to:

- customize the service (authentication profile management, web authentication workflow in a responsive mode for PC, tablets and smartphones),
- make these tools available to the bank's back-office helpdesk (with customisable levels of information, segregation of access rights, possibility to lock or unlock a user),
- historic dashboards enable quick and easy transaction query requests.



## Data mining

The data mining menu provides a wide range of statistic tools and customizable exports:

- deployment follow-up,
- rates of success and failure per nature, authentication methods and services...
- behavioural analysis of a cardholder population,
- suspicious behaviour tracking,



## 3D-Secure

Our service supports the 3D-Secure protocols developed by Visa and Mastercard. It can also be reused by other schemes (American Express, Private Label Cards, and others) for 3D-Secure Payments and has already been extended to a private scheme.

## Business Benefits / Objectives

- To help all banks implement their authentication strategies
- Quick implementation of the 3D-Secure service
- Modular solution that meets all of banks' requirements
- Configurable workflow for complete control of the authentication process
- Easy integration into banks Information Systems
- Efficient activity monitoring tools
- International solution that makes it possible to support banks through their global expansion
- Risk control through efficient prevention of the ever-growing fraud
- To benefit from knowledge sharing with the interbank community for fraud prevention services
- Responsive web workflows for all kind of devices (PC, tablets, smartphones)

## PCI-DSS and 3D-Secure certified platform

66 European customer banks

Multilingual, multicurrency solution

215 million transactions in 2015

State-of-the-art web solution



**For further d'information**  
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