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# simplify and strengthen authentication



# Simplify and strengthen 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, strong authentication can be used for all types of services, such as 3D-Secure payment, access to online banking, validation of sensitive operations like money transfer, or even the activation and payment of electronic wallet solutions.

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

The application can be installed **directly** from stores onto smartphones, tablets or 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.

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



## Low cost

*WL 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.



## Security

The product of our "R&D" teams' work, *WL 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.



## 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, a Software Development Kit (SDK) can also be distributed.

# 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 PCs 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 connection. If the network is unavailable, *WL Trusted Authentication* includes an emergency authentication module that works in offline mode.

## An easy-to-use, smooth solution

*WL Trusted Authentication* is simple, effective and provides a smooth user experience. It is suitable for any type of face-to-face or remote use.

## Data security and confidentiality

### Audit and compliance

- Complies with the recommendations of the European banks Secure Pay forum
- Audited yearly by Qualified Security Assessors organisations
- Collaboration with card schemes for defining a security target for the solution

### Service hosted in a dedicated PCI-DSS vault that ensures

- Operation traceability
- Access security
- Data confidentiality

### No user data are stored on the device

- Sensitive data and logs are stored in a highly secure server infrastructure
- The channel used for the exchanges between the client device and the server is securely encrypted

## Signing of authenticated transactions

- All transactions are signed and accessible for several months should repudiation occur
- The transaction context screen is stored and can be used as evidence in response to the user

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

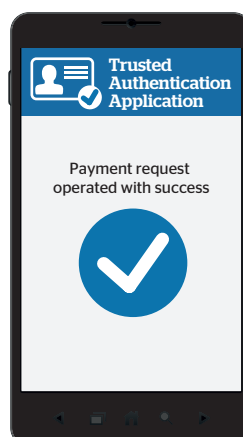
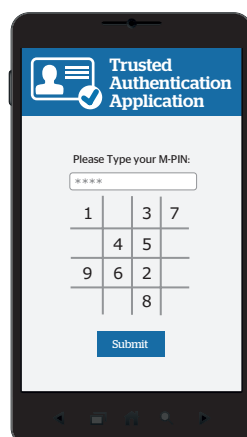
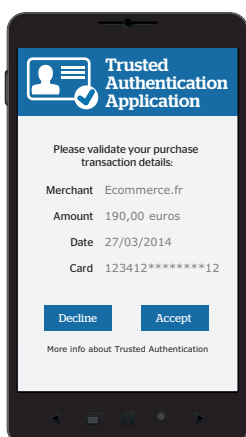
**99,95%** availability rate

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

**Multiple uses** (multiple terminals)

**The pioneer of 3D-Secure implementation in France**, Worldline is in the vanguard of strong authentication and the security of exchanges on the Internet

Already **several major client banks** in France and Europe



**For further information**  
[infoWL@worldline.com](mailto:infoWL@worldline.com)

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