WORLDLINE ////

Securing all customer experiences across all channels

WL Trusted Authentication

Digital Payments
for a Trusted World

How customers can use innovation in strong customer authentication to provide a secured and frictionless user experience

Fraud

80%

of hacking-related security breaches are a result of weak or compromised credentials[1]

Biometrics Solutions

62%

of respondents reported "high" to "very high" increases in customer satisfaction benefits as a result of deploying biometrics[2]

Universal Solution

67%

of users in the world are equipped with smartphones (77% in Europe). But authentication solutions must also protect the remaining %[1]

Cross Channel

$10M

Cost savings from using a well-orchestrated cross-channel onboarding and authentication platform[1]

Simplify and secure your authentication

The growing number of personal online services (payment, online banking, portals providing various services...) empowers users with immediate, universal access that meets their daily needs. Such progress also entails risks, such as a potential increase in frauds 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, service providers are looking for the best balance between userfriendliness, simplicity and security.

WL Trusted Authentication

+20 million

transactions per month in Europe

15 years

experience in strong authentication on Internet and mobile phones

1   Based on Future of authentication by raconteur.net dated May 5, 2020.

2   Based on Google Intelligence Survey of Global Financial Services Organisations 2020.

Our solution WLTrusted Authentication is a reliable Strong Customer Authentication that meets all those challenges and protect users against new threats.

Simplicity

WL Trusted Authentication can be used on smartphones, tablets and computers. It 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.

Time to market and flexibility

Thanks to its delivery model, WL Trusted Authentication can be live rapidly in your organization. You can easily integrate the SDK (Software Development Kit) within your existing mobile application, or configure our white label mobile or browserbased application to get your own personalized Strong Customer Authentication application.

Evolutivity

WL Trusted Authentication can easily integrate new authentication factors and latest technology innovations such as behavioural, facial recognition, or new standards like FIDO2. It's a control tower that allows adaptive authentication and selects the right authentication factors in connection with the always up-to-date security policy.

Security

WL Trusted Authentication makes it possible to combat all known types of attacks (phishing, man in the middle, device theft, remote control, etc.) effectively. Its security policy is constantly improved by adding new fraud rules and new detectors, in order to adapt to new fraud patterns.

The service is hosted in a secured and dedicated vault, in our own datacentres in Europe (PCIDSS environment and ISO27001 certification).

Compliance

WL Trusted Authentication is a strong customer authentication solution using the following factors: possession, knowledge or inherence. It is fully compliant with the PSD2 RTS requirements and eIDAS regulation and it has been audited by an external auditor.

It is also GDPR compliant and compliant with scheme requirements (for 3D Secure use cases).

A single solution for all cases

WL Trusted Authentication can be used for all use cases of the PSD2 regulation (3D Secure payments, access to online banking, validation of sensitive operations like money transfers), or even the activation and payments of electronic wallet solutions or mobile payments, eIDAS regulation for electronic identity and electronic signatures, but also corporate access, remote monitoring, IoT, etc.

Cost efficiency

Our solution is a wholly software-based solution: it does not require hardware deployment, nor costs related to the life cycle of a hardware product (distribution, deployment, replacement).

For everyone

WL Trusted Authentication is adapted to all digital situations : with mobile phones, smartphones, or desktops. The user can then always authenticate securely and can also have a crosschannel authentication methods.

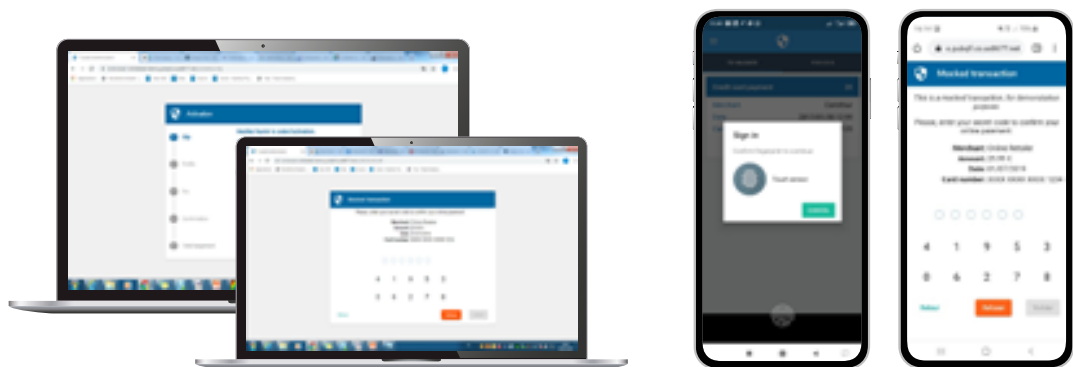# The omnichannel strong customer authentication

WL Trusted Authentication on browser

WL Trusted Authentication on browser **enables users to enrol their browser as a factor of possession.** Users will only have to enter their PIN code to validate their operations. Our solution is available for any browser on desktop or smartphone.

WL Trusted Authentication on browser is a **universal solution** that can cover more than 95% of the population. Our solution is **multi-market and multi-use cases**, it adapts easily with a simple user experience and **no installation**.

WL Trusted Authentication on browser **uses a combination of cryptographic key and device fingerprinting.** With the use of WebAuthn, the solution can also propose biometrics features on browsers.

WL Trusted Authentication on mobile

WL Trusted Authentication on mobile enables users to enrol their mobile to be able to perform strong customer authentication. The solution is proposed in SDK form to be integrated directly into their mobile application. But it can also be delivered as a **White Label** application, a fully customizable application with your look and feel.

WL Trusted Authentication on mobile is a solution **that covers all users with a smartphone running on iOS or Android**.

WL Trusted Authentication on mobile **uses smartphone biometrics** (facial recognition or fingerprint), but also behavioral biometrics.

WL Trusted Authentication on mobile allows you to receive **notifications on smartphones** (Out of Band). Smartphones are protected against **tampering, rooting, debugging and cloning**.
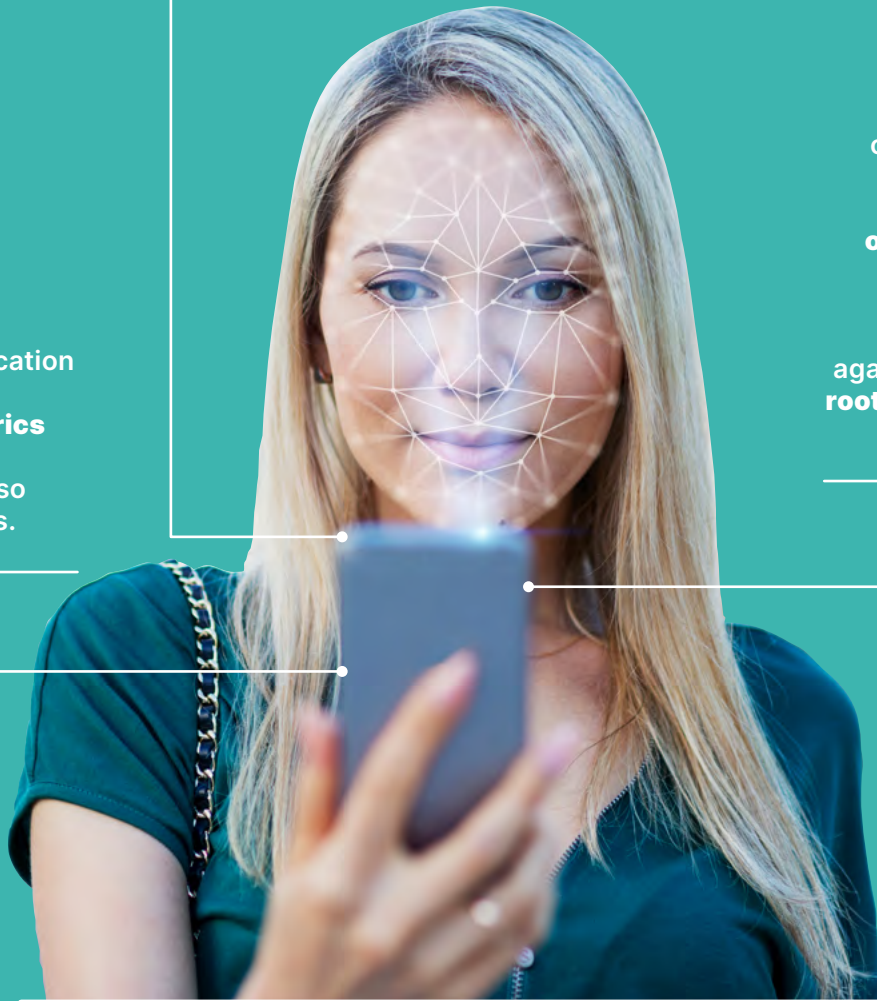
About Worldline

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry and #4 player worldwide. With its global reach and its commitment to innovation, Worldline is the technology partner of choice for merchants, banks and third-party acquirers as well as public transport operators, government agencies and industrial companies in all sectors. Powered by over 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and secure solutions across the payment value chain, fostering their business growth wherever they are. Services offered by Worldline in the areas of Merchant Services; Terminals, Solutions & Services; Financial Services and Mobility & e-Transactional Services include domestic and cross-border commercial acquiring, both in-store and online, highly-secure payment transaction processing, a broad portfolio of payment terminals as well as e-ticketing and digital services in the industrial environment. In 2020 Worldline generated a proforma revenue of 4.8 billion euros.

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