Press release



Worldline provides core components for Austria's national digital ID solution "ich.app" to PSA Payment Services Austria GmbH

Worldline's proven authentication solution offers optimum security and maximum usability for end customers

Vienna/Utrecht, 24 November 2021 – Worldline (Euronext: WLN) is supporting PSA Payment Services Austria GmbH on its journey towards becoming a smart transaction provider well beyond payments. Through its products WL ID Center and WL Trusted Authentication as well as extensive experience in major infrastructure projects, Worldline is providing the technological basis of the new digital identity solution, a unique app called ich.app, which PSA will launch on the Austrian market in 2022. The foundation of the innovative ID solution, for all users, is their existing ID as a customer of an Austrian bank. ich.app will enable consumers to easily and quickly identify themselves with a variety of online retailers and service providers, as well as in many other circumstances, without the need to exchange any further data.

The worldwide usage of personal internet applications means that digital IDs are becoming increasingly important with a need for balance between accessibility and integrity, focusing on security, reliability and GDPR compliance. The logical solution is to utilise an existing, trusted and universally accepted identification method, leveraging the comprehensive screening that bank account holders are subject to as proof of their identity. Yet all customers decide which data they share with whom. Due to its central role at the heart of the Austrian payments system, PSA is ideally positioned to offer a national digital ID service. With the support of Worldline, PSA will provide Austrian businesses and their customers with a domestic data compliant and reliable alternative to logins via Google and Facebook from 2022.

PSA has been collaborating with Worldline in payment processing since 2011. For PSA's bank-based eID solution, Worldline is deploying specific products from their industrial business offering that have been adapted to the special requirements of ich.app:

WL ID Center, a central authentication service, sends a user's personal identity within seconds to their online user account, in this case ich.app. In order to be used on smartphones, WL ID Center is combined with WL Trusted Authentication. This authentication solution from Worldline is PSD2 certified and used widely in European banks' e-banking systems as well as for online authorisation of credit card transactions.

David Ostah, Managing Director of PSA, comments: "In order to make our vision of a universal online identification solution for people and businesses a reality, we are entering new territory in many areas. This makes our collaboration with our longstanding payment processing partner in this ambitious development project all the more significant. We are delighted that Worldline will also be taking operating our eID services as of 2022."

Michael Steinbach, Managing Director Financial Services at Worldline, adds: "We are delighted to be accompanying PSA on this new venture, providing both our experience in developing innovative mass transaction solutions for both payments and the industrial environment as well as and our proven authentication solutions. We firmly believe that PSA's ich.app will become the eID standard in Austria in the near future."

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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. worldline.com

ABOUT PSA

PSA Payment Services Austria GmbH (PSA) is a transaction service provider and Austria's competence center for cashless payments. PSA supports banks around the clock with the process of delivering secure, rapid and smooth transactions for their customers. PSA is responsible for the Bankomat® system on behalf of the banks with its 7,350 ATMs and approximately 10 million Bankomat® cards. Bankomat® cards and Bankomat® ATMs have ranked among the world's most secure for many years now thanks to the combined expertise of Austria's banks and PSA. PSA also has a proud record of consistently devising creative new solutions and innovative products. These include the Bankomat® cards in new formats (sticker, arm band, mobile Bankomat® card) and new services such as ZOIN (secure person-to-person money transfers) and GeoControl (a security feature for travel outside Europe). https://www.psa.at/

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