

## Integration of biometric technology enhances security of trusted authentication

**Utrecht, 3 April 2019 - equensWorldline, subsidiary of Worldline [Euronext: WLN], European leader in the payments and transactional services industry, has expanded its Trusted Authentication solution by adding fingerprint and faceID security options. The addition of biometric features further enhances the security of strong customer authentication, which is of crucial importance in a world that is becoming more and more digital. This multi-factor authentication solution allows financial institutions to comply with the Regulatory Technical Standards of PSD2. The updated solution, with biometric technology is also FIDO (Fast Identity Online) compliant.**

### **Strong customer authentication**

Users today increasingly utilize services such as online banking. This means they have to identify themselves online more and more often. With a large range of digital services available to end users, online services must be protected from unauthorized access at all times in the best possible way. The WL Trusted Authentication solution was built already years ago to answer the increasing needs of banks, governments and other organizations for strong authentication solutions to ensure secure remote access for mobile users. Since the start, this solution has been widely adopted and now processes more than ten million transactions per month.

### **Biometrics**

The WL Trusted Authentication solution, provided with a software development kit (SDK) or a white-label app, already offered two-step verification via device enrolment (possession factor) and PIN code (knowledge factor). That means it already met the requirements of the PSD2 regulation to improve online payment security. With the introduction of fingerprint and faceID (inherence factor), users can now access their favorite online services even more securely. The biometric features also improve the ease of use and increase the adoption rate. The updated solution is compliant with the FIDO (Fast Identity Online) protocol, designed to address the lack of interoperability among strong authentication technologies, and remedy the problems users face when creating and remembering multiple usernames and passwords.

### **Innovating for the future**

Wolf Kunisch, COO at equensWorldline: "With the introduction of biometric features, our authentication solution is future-proof. However, this does not mean that we are finished, on the contrary. In this rapidly evolving industry, innovation is key. Therefore we are continuously seeking ways to further improve the user experience while simultaneously enhancing the security of payment solutions for our clients and their customers.

Looking at future innovations, this year equensWorldline will release a browser-based version of Trusted Authentication, in complement with the mobile version. This will provide financial institutions with full coverage for all users, an important point to consider as a replacement solution for the SMS One Time Password (OTP).

WL Trusted Authentication can also be linked to Mobile Security Operation Center, the Worldline solution that protects users against frauds and attacks, such as sensitive data hacking and phishing. This mobile solution was honored with the Banque & Innovation award in 2018, which recognizes technological innovations that benefit customers.



## EDITORIAL NOTE

### 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](http://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 estimated pro forma revenue of circa 2.3 billion euros on a yearly basis. Worldline is an Atos company. [worldline.com](http://worldline.com)



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