WL e-identity Reducing fraud and repudiation

Digitization Embracing eIDAS: one European Single Digital Market

Strong digital identification solutions at national or proprietary level can ensure simple and unique identification of citizens and users across systems and effective contractual agreement via digital signatures.
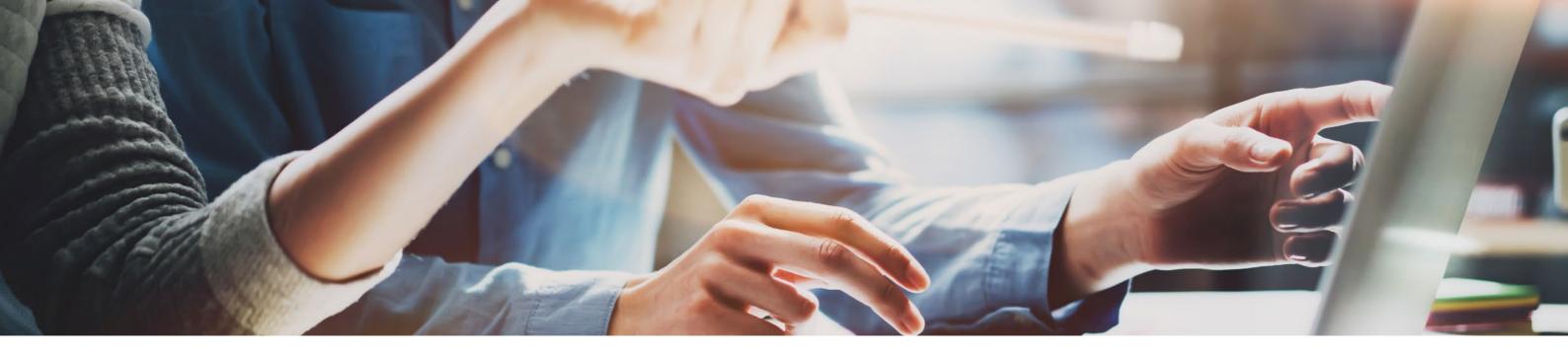
Since July 1st 2016, the eIDAS regulation is applicable in every member state with a common framework available for digital identity and trust services like electronic signature to create a better interoperability.

Worldline can deliver the full digitization of paper, processes, behaviors and Relationships at company level; of identities, transactions, payments and digitization of security, control and communication.

With e-identity, Worldline completes a full digitization offer, to allow end to end digital transactions in a fully secure way.

Worldline

The evolving market of digital identity urges to move into digital platforms and digital ecosystems

The digital identity market is growing fast, driven by an accelerating demand from consumers and businesses for secure digital services that rely on **appropriate identification and authentication strategies**.

In many countries the public-private cooperation requires highly digitalized solutions that are modular and can be customized to meet customer needs for behavior adapted solutions, such as mobile biometric authentication.

When business is made in the public or private sectors, they both need to know who is at the other end of the digital connection. And individuals need to be ensured that their data is secured and used in an appropriate manner. The growth of this market is further fueled by an array of security, privacy and know-your-customer (KYC) principles, stipulated in various European and local legislation and regulations.

The public sector and the banking industry are pushed forward in the digital disruption, and are rapidly moving into **digital platforms** and digitalized ecosystems. The European framework defined in eIDAS for Digital Identity is the right way to be followed by both the public sector and the banking industry.

The banking industry has clear challenges in terms of **regulatory compliance** (PSD2, EBA Guidelines, MIF, GDPR, 5AMLD, etc.), evolving customer needs, reaching the needed **level of security and confidence** by combining a great user experience in all situations.

The public sector also needs to go on progressing to provide the **best digital services towards citizens and businesses**, in order to **improve its efficiency** and the quality of its services while **reducing its costs**.

The key challenges our clients are struggling with for a Digital Identity

- Commonly Accepted
- Reliable & Interoperable
- Value Founded

Trustworthy by Digital Identity

Matching Regulations

- eIDAS
- PSD2
- GDPR

- Manageable Digital IDs
- Fraud - Financial Risks
- Complexity & Cost Reduction

Global Digital Ecosystems

Meeting User Expectations

- Available & Mobile
- Seamless - Convenient
- Meeting User Expectations

Digital Identity as an enabler of new business & new services

- Accelerating demand for Digital Services far beyond just dematerialization of existing traditional process, changing the opportunity landscape.
- Digital Services depend on seamless user experience with enrolment, strong authentication, and cyber security.
- Growth further fueled by various legislations and regulations.
- Security leads to **fraud reduction**: reduce fraud by enhancing the identity validation and the authentication credentials. Protect the integrity of personal data.

Our solution: WL e-identity

The Worldline e-identity solution is built to meet **compliance requirements**. Combining PSD2 and eIDAS is the key to get the right level of trust for customer digital identity as well as the GDPR explicit consent of the individual.

This allows the public sector, the banking industry as well as other businesses to define and **manage their identity schemes for their different actors**. This digital identity could be used by the individual in many cases to authenticate, to get access rights, to provide granted personal data, and to be able to apply a **digital signature**.

A comprehensive solution based on five main services

1. Identity Provider

Transform the authenticated natural ID of a person into the context related digital identity, and provide it to the requester in a **standardized and reliable way.**

- Standard interfaces(Open ID Connect/OAuth2/SAML).
- Personal data life cycle management.
- Add several digital identity profiles for an individual.
- Link between a profile and authentication means.

2. Identity Broker

Cost-effectively integrating and combining multiple IDs and ID providers, to handle the complexity of identity requests:

- Manage and connect to multiple national and international ID providers including management of their offers and Level of Assurance.
- Split of identity request into multiple identity requests towards various ID providers.
- Propose a white label "identity page" to facilitate the integration for the attached service providers.
- Validation of an existing eID, with the right Level of Assurance.

3. Enrollment / Derollment

Registration/Cancelling of enrollment, based on credentials validated through the Identity Proofing or issued by an existing eID through the Identity Broker:

- Propose a white label "identity page" to facilitate the integration for the attached service providers' secure storage of personal data according to GDPR, with the source which has granted the data.
- Personal Data Access granted to the individual.
- Rights for the individual to ask for modification and deletion.
- Portability.

4. Identity Proofing

Verify people's identity before accounts and credentials are issued to them, conveniently done by **highly available processes**, from anywhere and at any time:

- Self-registration in a remote way based on ID document images (selfie with match one-to-one vs. picture on the ID document, liveness detection).
- Check of ID evidence, face to face.

5. Authentication

Efficient, user-friendly and trustworthy authentication, based on common regulations, supported by features such as:

- Process to authenticate a person by means of previously registered enrollment credentials.
- Login/password.
- One time passwords, email, SMS, hard & soft tokens.
- Biometric features.
- Mobile authentication.
- Video authentication.

Worldline supports its clients in their digital transformation by providing Trust Services around three main domains to allow end-to-end digital transactions in a fully secure way, in compliance with the legal constraints

Digital *Identity* + Digital *Signature* + Digital *Preservation*

About Worldline

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry. Worldline delivers new-generation services, enabling its customers to offer smooth and innovative solutions to the end consumer. Key actor for B2B2C industries, with nearly 45 years of experience, Worldline supports and contributes to the success of all businesses and administrative services in a perpetually evolving market. Worldline offers a unique and flexible business model built around a global and growing portfolio, thus enabling end-toend support. Worldline activities are organized around three axes: Merchant Services, Mobility & e-Transactional Services and Financial Services including equensWorldline. Worldline employs more than 9,400 people worldwide, with revenue of circa € 1.6 billion on a yearly basis. Worldline is an Atos company.

Expertise by equensWorldline

equensWorldline provides Europe's most extensive end-to-end service portfolio for both payments and cards transactions. As Europe's leading payment service provider, we combine long-standing proven expertise in traditional mass payment systems (issuing, acquiring, intra- and interbank payment processing) and innovative e-commerce and mobile payment solutions. Being an expert in the handling of trusted transactions, we provide reliable and secure identity, trust and authentication services that help our clients to ensure secured access that complies with all international and local regulations. Our unparalleled footprint allows us to benefit from synergies and to accelerate our clients' time-to-market, making us a cost-efficient and competitive business partner for seamless, secure and efficient payment solutions.

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The mark of
responsible forestry