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THALES

Building a future we can all trust

Thales Gemalto IdCloud for Access

Comprehensive strong customer authentication and flexible risk management for digital banking, as a service

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Banking and Payment Services

Strong multi-factor authentication and risk management solution to secure omnichannel access to digital banking services and transactions performed through them, offered as a cloud-based service to enable fast and efficient deployment plus scalability.

Increasing security and enhancing the user experience (UX)

Numerous digital channels and mass adoption of mobile banking mean financial institutions (FIs) are facing a dramatic increase in cyber attacks. Phishing, account takeover and social engineering are just a few of the ways in which fraudsters constantly challenge security measures. It's hard work to stay ahead while maintaining a smooth user experience.

Yet ensuring the best UX is vital. FIs must **reduce friction for their customers and offer a convenient and secure digital banking experience,** while making sure they comply with the latest security regulations, such as PSD2 in the EU.

Meeting the needs of FIs

For decades, FIs worldwide have relied on Thales' security solutions to protect access to their digital services. Our wide range of server- and client-based solutions for digital banking meets FIs' security, functional and regulatory needs and allows them to protect their customers and provide them with a convenient user experience when accessing services.

We now offer our **strong customer authentication (SCA) solution** as a cloud-based managed service. With Gemalto IdCloud for Access, we can provide the same security and convenience for your digital services much faster, more flexibly and cost efficiently, while also adding risk management services for increased security and usability through **risk-based authentication (RBA).**

Best in class services

Our cloud-based security services for FIs include:

- **Gemalto Confirm Authentication Server,** a multi-factor authentication backend
- **Gemalto Mobile Secure Messenger,** end-to-end secure messaging between the backend and the digital banking mobile app
- **Gemalto Mobile Protector SDK** integrates into the FI's mobile application to provide application hardening and API access to the backend components of Gemalto IdCloud. It also integrates with facial and fingerprint biometrics natively supported by the mobile device

GEMALTO CONFIRM AUTHENTICATION SERVER

GEMALTO MOBILE SECURE MESSENGER

GEMALTO MOBILE PROTECTOR SDK

Answering a growing market demand

Gemalto IdCloud for Access meet the needs of agile, fast-paced neobanks and fintechs that work with short timelines and limited resources. In a matter of weeks, rather than months, we can deliver fully functional SCA services integrated with your digital services and mobile applications. For some, the main driver for the adoption of cloud services is cost efficiency, whereas for others it is an opportunity to become more agile and scalable. Regardless of your aims, Gemalto IdCloud helps you to improve time to market for secure implementation and deployment of new services, which is critical to compete in this digital age.

Strong customer authentication (SCA)

Provides **evidence of user identity** for a known customer with **multi-factor authentication**, allowing to comply with **international regulations**

Risk based authentication (RBA)

Adapt your authentication strategy to the **level of risk** in order to **reduce recurring customer friction** and **account takeover.**

Risk management to recognise your 'good' users

Risk management services are at the heart of our cloud platform to secure and enhance access to digital banking services. They allow FIs to assess every single online banking session in real time to evaluate the risk and select the most appropriate authentication method, and then allow the transaction, block the transaction or challenge the customer with a step-up authentication. All running unobtrusively in the background to provide the best end-user experience. This is called risk-based authentication (RBA).

The technologies used for RBA harness the power of four layers of intelligence. Each layer analyses anomalous activities from different perspectives to identify those that are high risk before any damage occurs.

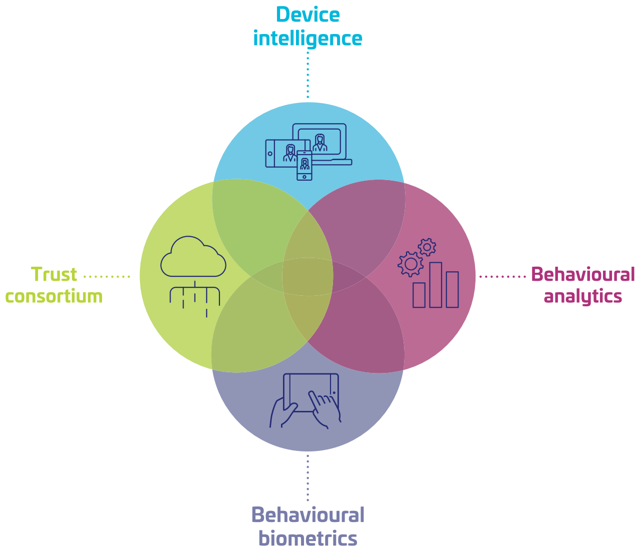
Device intelligence allows you to accurately identify recurring devices, detect high-risk networks and locations and spot device anomalies which can indicate fraudulent activity.

Behavioural biometrics looks at inherent user behaviour and analyses how someone types, moves their mouse or holds their device to create an individual profile. The profile is used for future sessions to detect account takeover or social engineering fraud, since typing pattern usually differ when a fraudster is coaching a victim to make a transaction.

Behavioural analytics analyse user habits at individual and population level to detect unusual behaviour. For instance, it checks what time of day the user access bank services, from which location and which device, or if any out of ordinary transactions occur.

Trust consortium evaluates billions of events to help you know who to trust, even if they are new to you, by gathering anonymised and encrypted insights from online events across our clients. If an IP or device ID is linked to past fraud a warning will be issued.

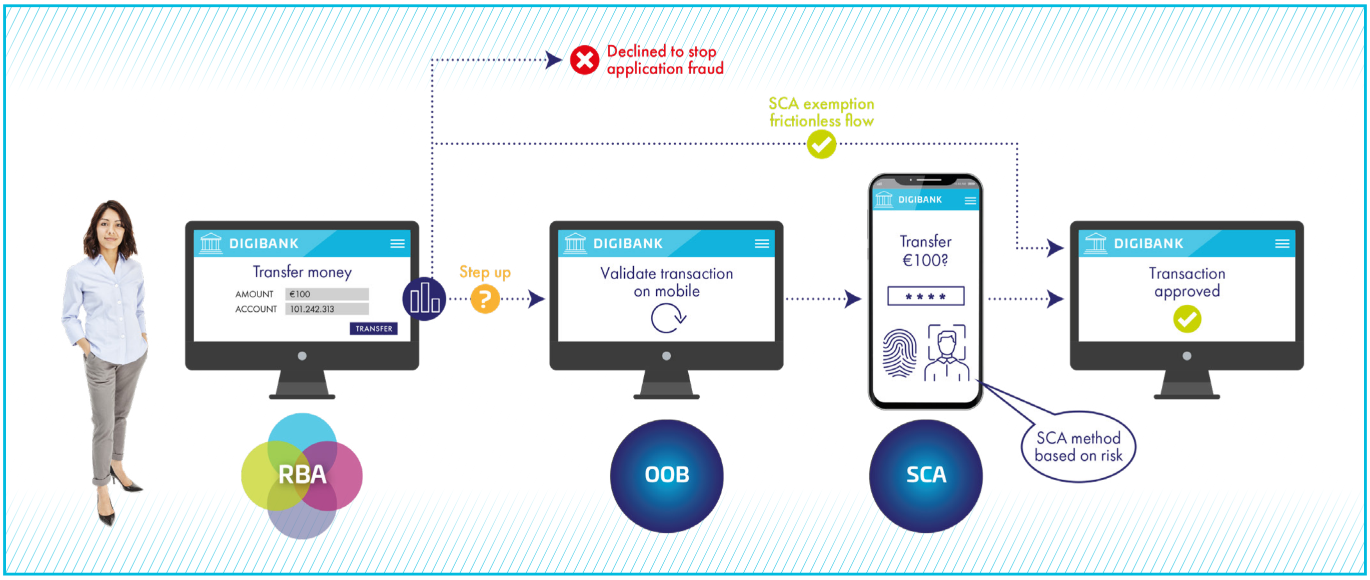
These intelligence layers create a dynamic profile of each event that protects customers and businesses. By combining RBA with SCA you **enhance the user experience (UX) and security** for all digital banking use cases.



Regulatory compliance and security certifications

Gemalto IdCloud is the perfect answer to new security requirements of regulations such as PSD2 and FFIEC. It allow FIs to meet PSD2 requirements for SCA and dynamic linking and to offer real-time monitoring of the authentication and transaction process risk, as required in the regulatory technical standards (RTS) of PSD2. Complex security policies can be defined, based on the level of risk, the type of transaction and the user profile, as recommended by FFIEC. It also helps you to meet the requirement for stronger risk management to fight the increasing number of cyber attacks and levels of fraud.

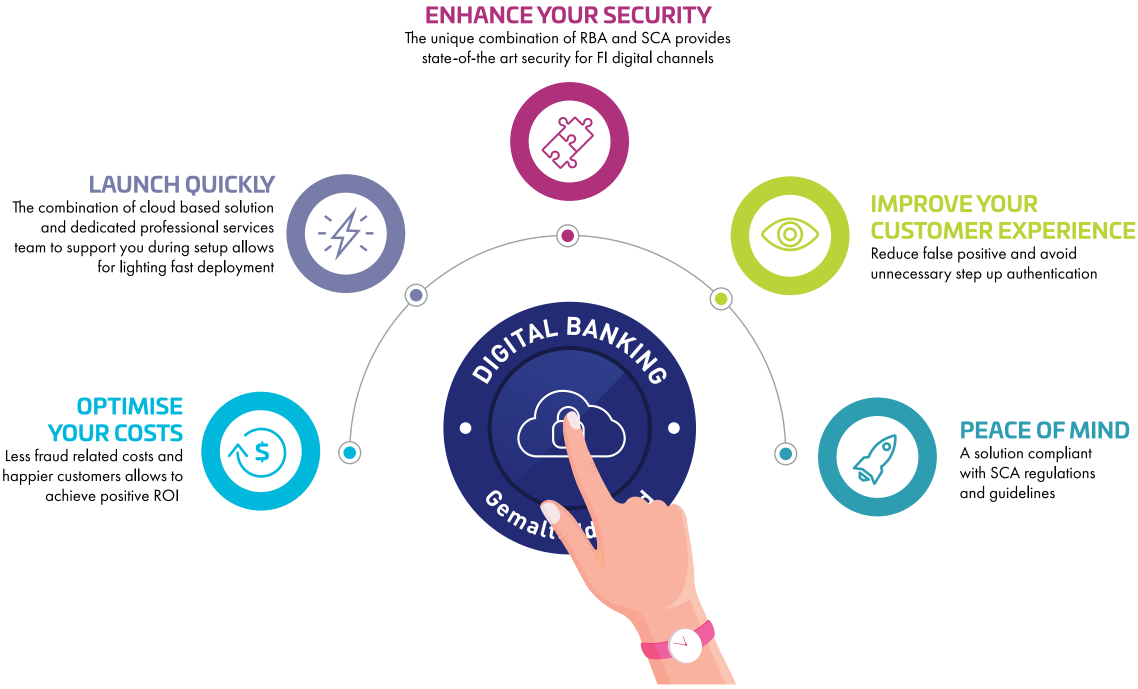
Data privacy regulations such as the GDPR in Europe and the CCPA in the US are becoming ever more stringent. This can be a real challenge to comply with if data has to be processed by several different vendors for risk assessment. Gemalto IdCloud has been designed for GDPR and CCPA compliance.



Frictionless user experience with risk based authentication (RBA) for web transactions, using out-of-band (OOB) mobile strong customer authentication (SCA) when needed

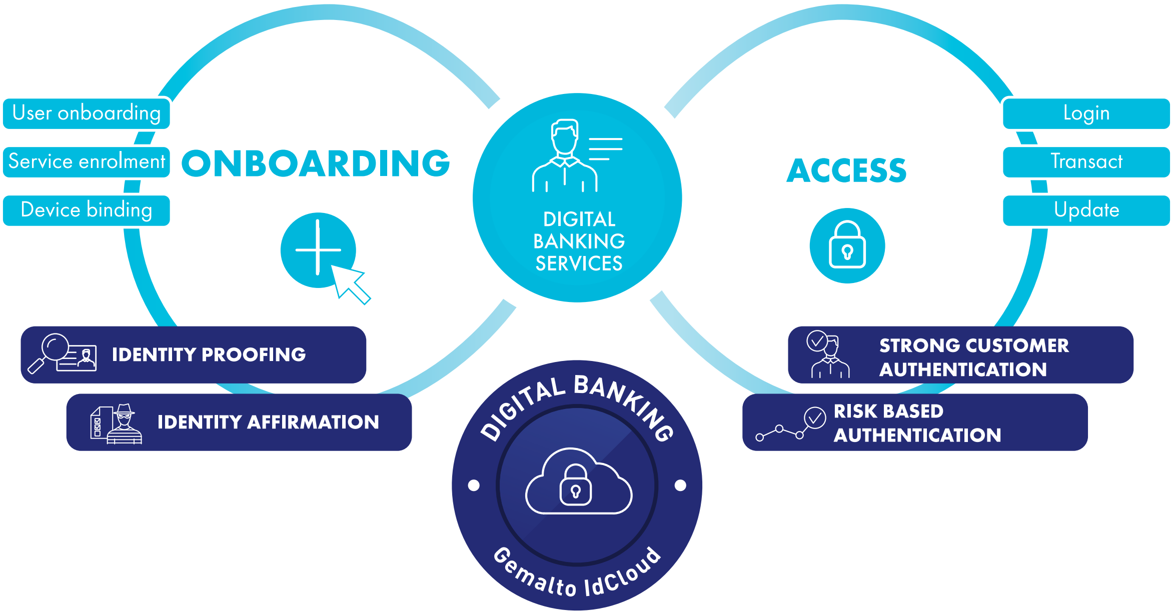
Thales is your trusted partner

We are the market leader in strong authentication solutions and a reliable and trusted partner enabling banks and fintechs to raise the security bar of their services and to achieve regulatory compliance. We already provide secure and convenient access to digital banking services to more than 100 million end-users worldwide, and have a proven track record in hosting and managing very large operations for our customers. We are committed to supporting FIs to ensure their customers are guaranteed both data security and data privacy.


ENHANCE YOUR SECURITY
The unique combination of RBA and SCA provides state-of-the art security for FI digital channels
LAUNCH QUICKLY
The combination of cloud based solution and dedicated professional services team to support you during setup allows for lighting fast deployment
IMPROVE YOUR CUSTOMER EXPERIENCE
Reduce false positive and avoid unnecessary step up authentication
OPTIMISE YOUR COSTS
Less fraud related costs and happier customers allows to achieve positive ROI
PEACE OF MIND
A solution compliant with SCA regulations and guidelines
DIGITAL BANKING
Gemalto IdCloud

Thales Gemalto IdCloud
- a cloud platform for secure onboarding and access to digital banking

Our cloud-based managed services enable FIs to provide secure onboarding and access to digital banking with identity proofing and SCA. By adding risk management you can further increase security and enhance the customer experience with identity affirmation and risk-based authentication. With one single platform.



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