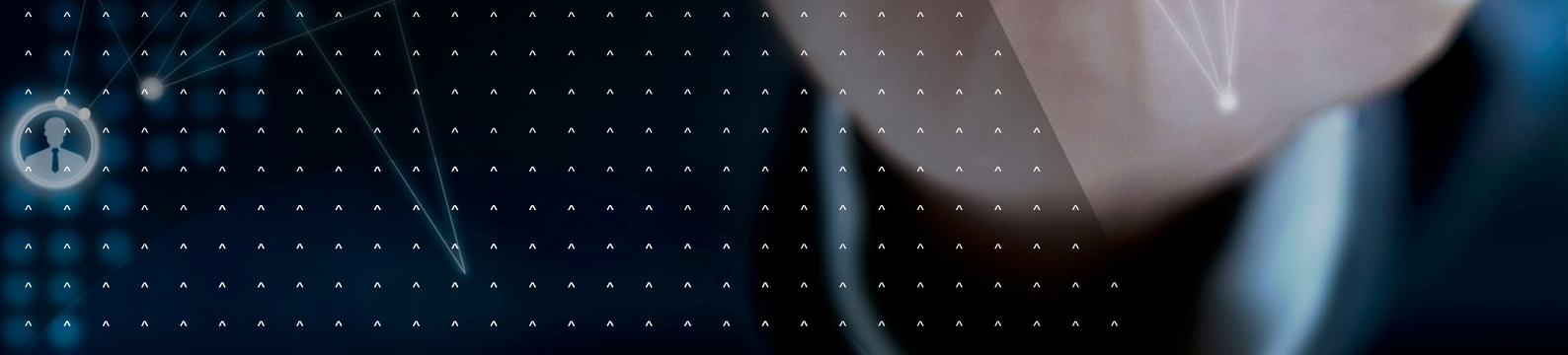THALES
Building a future we can all trust

Thales
Gemalto IdCloud

Secure onboarding and access to
your digital banking services

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Our cloud-based managed services enable financial institutions (FIs) to combine identity proofing, authentication and risk management to secure onboarding and access to digital banking services and enhance the customer journey. With one single platform.

Customer expectations and new regulations are re-shaping the world for FIs

Users of digital financial services want to be able to **onboard and access new services** anytime, anywhere and from any device. They expect digital banking to be both easy to use and well protected. They are looking for a **frictionless user experience,** and are not afraid to switch to another supplier if their needs are not met. The key to a successful transformation to digital banking depends on the ability to **combine convenience and simplicity with security and trust**.

New regulations, such as **PSD2** and **GDPR** in the EU, are focussed on **putting the customer first**. This puts further pressure on FIs to be more agile and customer focused in order to stay competitive in the ever-changing business environment. Moving to the cloud will be critical for FIs looking to develop new services and speed up their time to market.

Digital banking customer journey loop

There is a similar customer journey lifecycle for all digital banking, as illustrated below.

New customers first onboard with the FI and enrol to different services, tie their mobile device to their account and then log in to access services such as transferring money, signing transactions and updating their personal data.

Customers move around in this loop by accessing services regularly, carrying out transactions and updating sensitive information, and occasionally adding new services or changing devices.
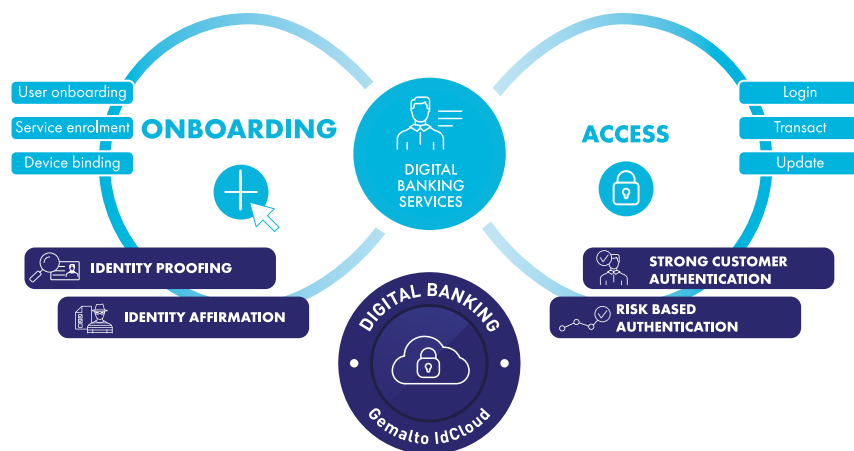

At all stages in the customer journey the FI must:

- Optimise the **customer experience**
- **Assess risk** and **guarantee security**
- Comply with **regulations**
- Reduce **operating costs**

Secure and enhance the customer journey

For a fully digital onboarding of new customers, which adheres to stringent **know-your-customer (KYC)** regulations, you need **identity proofing services** such as **document verification, face recognition** and **anti-money laundering** checks (AML). For recurring access to your digital banking services you need **strong customer authentication (SCA)** services and the ability to **digitally sign transactions,** as well as **end-to-end encryption** of the sensitive data exchanged between users and the FI.

With these services you can provide secure onboarding and access to all your digital banking services. By **adding risk management as well** you can **enhance the customer journey.**
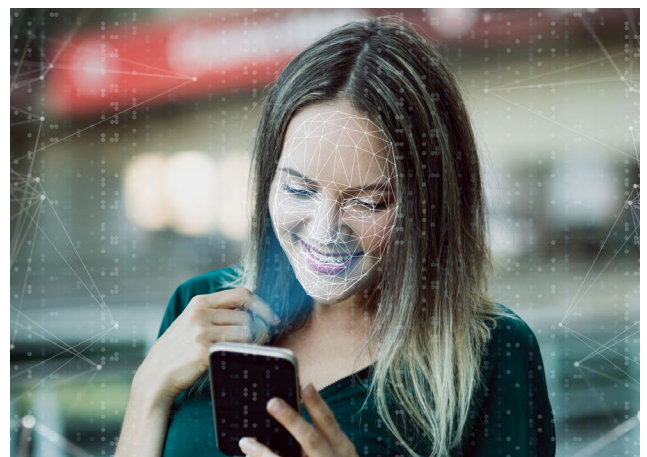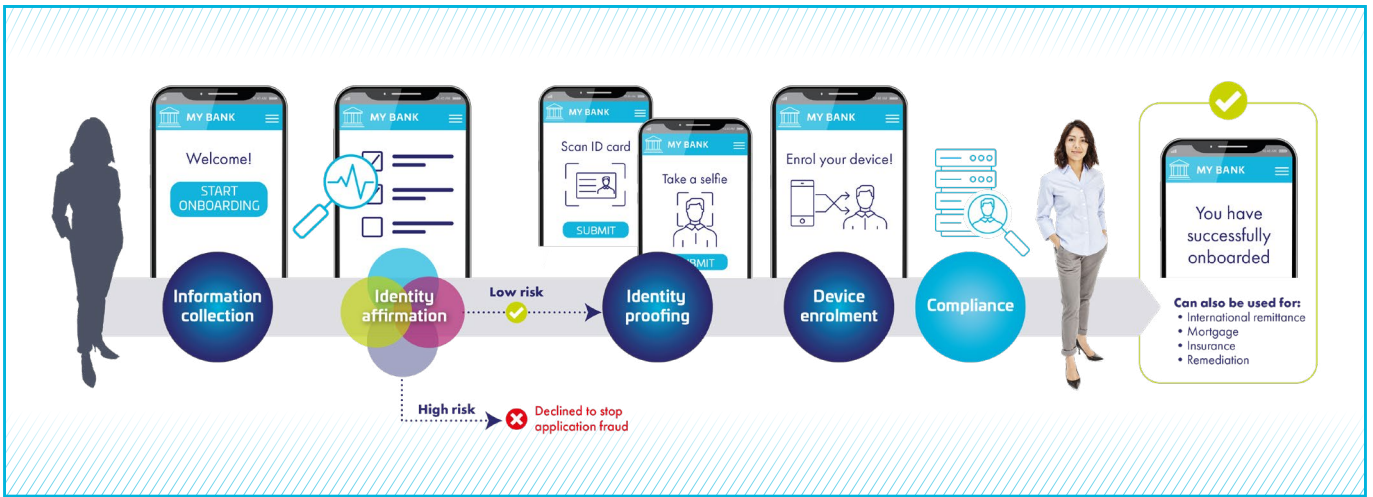
Combine identity proofing and identity affirmation for the best onboarding process

Enhanced onboarding with identity affirmation

By adding **identity affirmation** you can strengthen your identity proofing process security. Identity affirmation applies risk management technologies to analyse the environment and user behaviour in order to detect suspicious activities. The goal is to **prevent ID fraud** during digital onboarding, but it can also lower total cost of ownership by avoiding additional checks and abandoning high-risk enrolments at an early stage.

Please see our Gemalto IdCloud for Onboarding brochure for full details of our cloud-based solutions for enhanced digital onboarding.
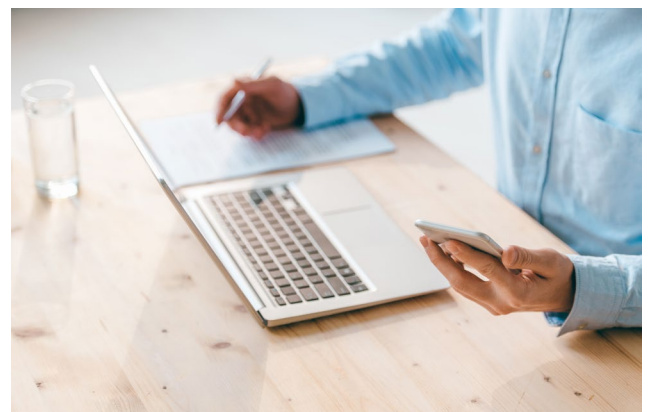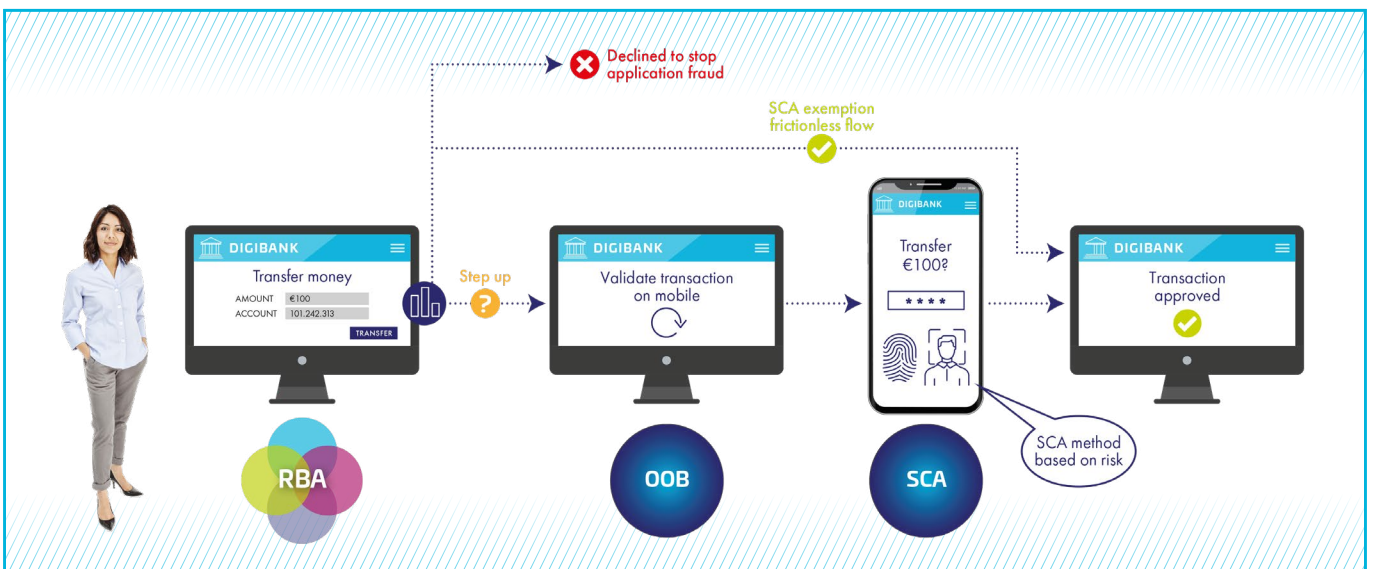

Enhanced access with risk-based authentication

By adding smart risk management services to the access phase the **risk level of every single customer transaction is analysed** and a recommendation on the most appropriate authentication method is given. This helps to **make the right choice to minimise risk and prevent account takeover fraud:** allow the transaction, block the transaction or challenge the customer with a step-up authentication. In this way FIs can define a **risk-based authentication (RBA)** policy based on customer segmentation, customer preference, use cases, and their own parameters. All **running unobtrusively in the background** to provide the best end-user experience.

Please see our Gemalto IdCloud for Access brochure for full details of our cloud-based solutions for enhanced access.


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

All services available on one platform

The beauty of Gemalto IdCloud is that all services you need for your full customer journey are available on **one cloud-based platform.**

As your needs and customer use cases evolve, we ensure that you will always benefit from the latest identity proofing, authentication, risk management and mobile security technologies available on the market.

Securing and enhancing your digital banking customer journey has never been easier.
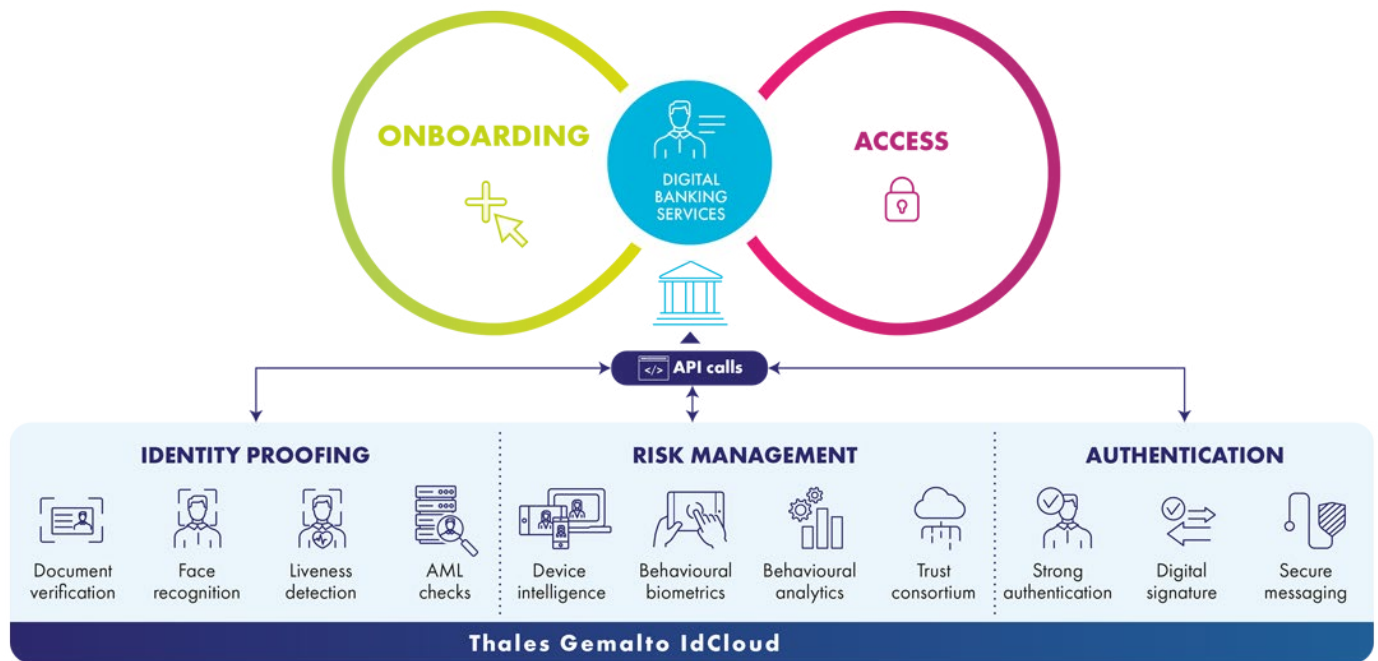
Smooth integration and compliance

Our Gemalto IdCloud platform is SOC2 and ISO27001 certified, enabling you to meet critical security and compliance requirements. With a single-platform approach the audit and compliance process is simplified with support for the latest privacy and security regulations such as GDPR, CCPA, PSD2 and FFIEC.

We have a full team of experts to guide you all along the way, from fraud experts to help you identify your needs to our cloud operations team which continuously monitors your platform. Fast integration is achieved with our customer onboarding team, plus we offer 24/7 support after integration.

Your trusted partner

As the market leader in strong authentication and identity verification solutions, we are a trusted partner for banks and financial institutions that want to launch large-scale projects. Our solutions already provide secure and convenient onboarding and access to digital banking services for hundreds of millions of end users worldwide. Moreover, we are committed to supporting our customers to ensure both data security and privacy.

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