



itsme[®] – the last word
in Digital ID for Belgian citizens

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Banking & Payment Services

An advanced mobile authentication solution from Thales is securing Belgium's fast-growing *itsme*[®] Mobile ID scheme, which offers the convenience of a single onboarding, log-in and signature process for numerous different online services. Launched with the backing of four leading banks and three of the country's biggest telecoms operators, this pioneering initiative aims to a significant part of the Belgian population in the years to come.

A new generation of Federated ID

Driven by the need for service providers to offer a smoother and more secure user experience, and to ensure full compliance with rigorous new regulatory frameworks, Federated ID schemes such as *itsme*[®] are growing in popularity around the world. Officially unveiled in May 2017, the Belgian scheme has already proved to be one of the most successful to date. From the outset, it has been led by a powerful consortium, determined to maximise reach and adoption, and bring on-board a wide range of stakeholders.

Secure, ubiquitous and convenient

itsme[®] is built around an intuitive mobile app that enables a highly portable, ubiquitous means of identification, supported by a secret five-digit code or fingerprint scan. As a result, it addresses many of the issues that currently compromise the user experience in digital domains, including password fatigue, vulnerability to cyber-attack and a lack of control over personal information.

Our Thales Gemalto strong authentication solution, embedded on the user's smartphone, provides an important part of the secure 4-factor authentication (4FA) implemented in *itsme*[®], and eliminates the need to carry or use either a card reader or token. Significantly, this multi-factor authentication fulfills one of the key requirements of Strong Customer Authentication in PSD2 (second Payment Services Directive).

With *itsme*[®], users can access their favourite services safely via a combination of 'something I have' (in this case their phone) and 'something I know/am' (their *itsme*[®] code or fingerprint), with a solution housed in a secure element - the SIM card. This unique combination of our Thales Gemalto authentication solution, the user's SIM card, phone and secret code underpins every transaction undertaken with *itsme*[®].

Respecting new regulations

In addition to PSD2, *itsme*[®] respects other relevant EU regulations, including the GDPR (General Data Protection Regulation) and eIDAS (electronic Identification, Authentication and Trust Services). As a result, it offers users rigorous standards of privacy, and the freedom to decide who their data is shared with. Furthermore, the *itsme*[®] program is certified to ISO/IEC 27001, the international security reference.

Partner banks: Belfius; BNP Paribas Fortis; ING; KBC/CBC

Partner telecom operators: Orange Belgium; Proximus; Telnet

A Thales solution built on a proven record

We have a proven track record in Belgium, in particular for securing mobile apps and providing robust customer authentication solutions for leading banks, mobile operators and other enterprises. We were thus a natural choice to support and enable the country's new national Digital ID scheme.

We have provided *itsme*[®] with a comprehensive multi-layer authentication and protection solution, to secure all online transactions, including digital banking, digital commerce, governmental services and digital payments. Our SDK (Software Development Kit) fulfils key functions needed for cyber-security during onboarding, and end user access to digital services. Combined with our secure Thales server, it creates a trusted and fully scalable ecosystem in which all the relevant stakeholders can participate with confidence.

A frictionless user journey

The *itsme*[®] app can be downloaded on Google Play and App Store free of charge to any smartphone, and enrolment is based on fully verified identities. Users can enrol through the website of *itsme*[®] using their Belgian eID and card reader, or undertake a mobile KYC procedure with their bank to complete the process. Users also choose a five-digit code and/or scan a fingerprint via their phone's TouchID function.

Once enrollment is complete, log-in to participating digital services is a straightforward process. Users simply:

- Click on the *itsme*[®] logo on-screen and enter their mobile phone number. A notification then immediately appears on the phone
- Open the app and click confirm
- Enter their five-digit code or fingerprint scan

Confirmation of transactions, such as money transfers, is equally secure, quick and intuitive.

Instant success for *itsme*®

The strength of the *itsme*® offer is reflected in its rapid adoption by Belgian citizens. By March 2020, over 1.4 million users have been onboarded. Above all else, this strong uptake has been driven by an ever-growing number of collaborations. Key *itsme*® milestones in this respect include:

- **October 2017** – launched in the banking sector
- **January 2018** – recognised by Belgian government as identification mean level of assurance high and launched with CSAM, the Belgian government's online portal
- **May 2018** – launched in the health and insurance domains
- **December 2019** – recognised by European Commission with the highest level of assurance and can thus be used with public services of other EU countries

Other partners embracing *itsme*® have come from the media, entertainment, travel and HR sectors.

Participation levels are equally impressive. Over five million *itsme*® transactions are now being performed every month, a majority coming from consulting the online public services for all Belgian citizens.

“Thanks to *itsme*®, the Belgian citizen can now access numerous public services online, wherever and whenever they want.”

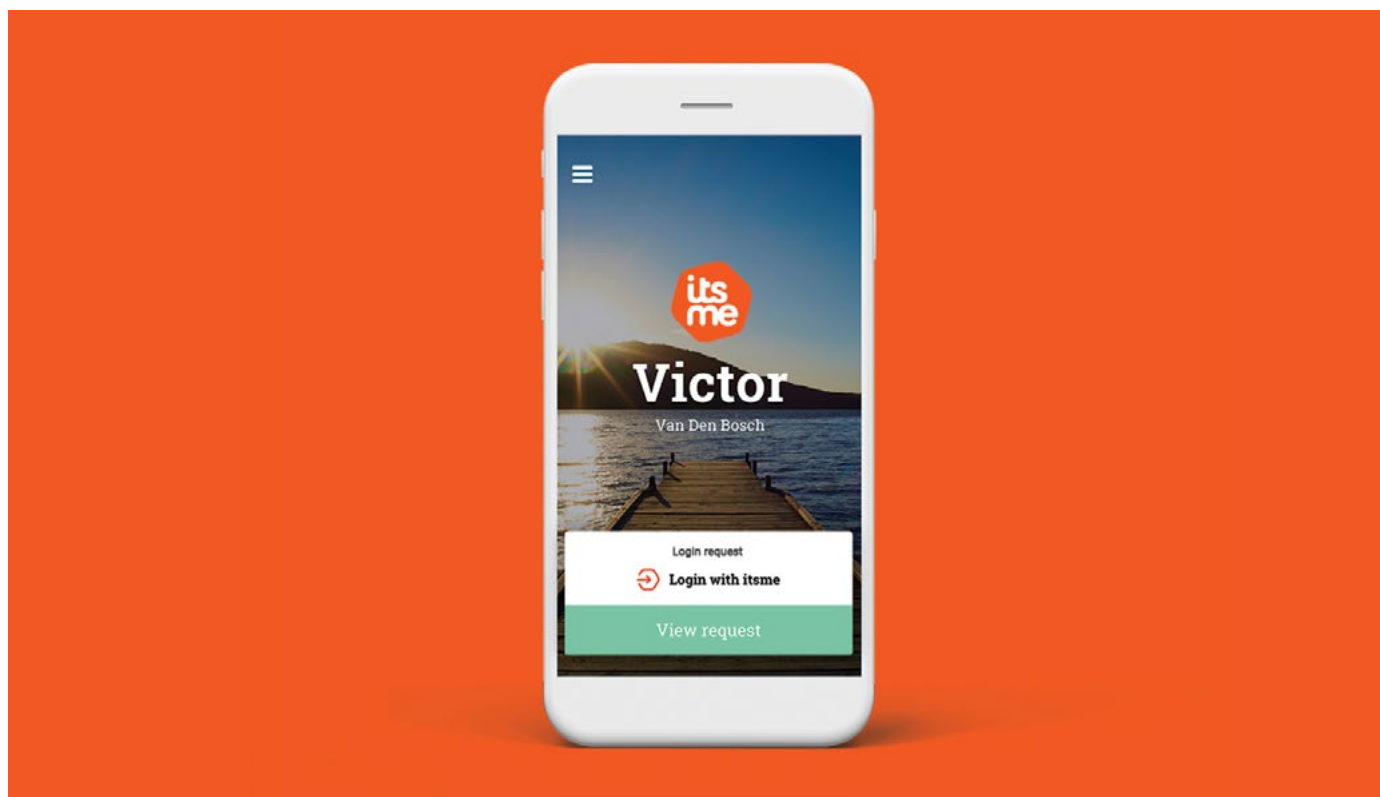
Alexander De Croo, Deputy Prime Minister and Minister of the Digital Agenda, Telecommunications and Postal Service.

A winning combination

Alongside strict regulatory compliance and a sound technical platform, one of the key factors behind the success of *itsme*® is the dedicated support of leading financial institutions. Crucially, banks enjoy near universal coverage of the adult population, and an extremely high level of trust for data protection. What's more, customers typically access their bank's digital services on a frequent basis. Consequently, financial institutions are ideally placed to pioneer the introduction of new, ubiquitous Digital ID schemes such as *itsme*®, and position themselves as market-leading Identity Providers in the years ahead.

Among this, *itsme*® succeeded to build a complete ecosystem, that goes beyond financial services, based on cooperation between all majors private actors and that has come to be the only solution used for all online governmental services. This is a winning combination. Cooperation to enable and verify governmental online services and the endorsement by the government is what will speed up the adoption and bring real value for the citizens.

The partnership between the *itsme*® consortium (Belgian Mobile ID) and Thales has also proved vital, with each party bringing a unique set of assets to the project. For example, the *itsme*® team swiftly created both a thriving ecosystem and powerful brand message. At the same time, Thales has delivered proven, class-leading technologies and market expertise. Furthermore, we contributed with a detailed understanding of the needs of all the stakeholders involved, drawn from the cumulative experience of numerous successful mobile authentication, identity verification and digital security projects across the world.



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