MYPINPAD and AimBrain partner to deliver a fully compliant PSD2 Strong Customer Authentication Service

Providing a frictionless and secure checkout experience for the consumer

The revised Payment Services Directive (PSD2) is being introduced on September 14th 2019 which will demand Strong Customer Authentication (SCA) for online payments across Europe. This has significant consequences for any financial organisation with banking apps, digital wallets, and/or ecommerce sites.

SCA demands customer authentication must rely on at least two of the following three elements:

- **Knowledge —** Something the customer knows, a payment card PIN

- **Possession —** Something the customer has, a phone or hardware token

- **Inherence —** Something the customer is, a biometric factor such as facial or voice authentication

MYPINPAD, in collaboration with AimBrain, has developed a solution which meets this requirement in a cost-effective and timely manner by leveraging its PCI SPoC (Secure PIN on Consumer off the Shelf Device), authentication platform.

The solution guides the customer through a simple process on checkout; entry of their card PIN (Knowledge), into their smart device (Possession), while finally performing a simple biometric scan, such as selfie (Inherence), using the smart device's camera.

PIN   BIO   CLIENT FRAUD RISK ENGINE   OR
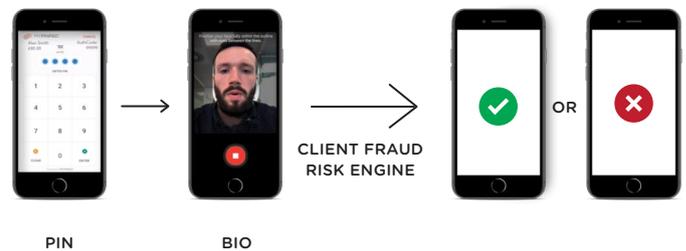
The net result is a best-in-class solution that fully complies with PSD2 while delivering an effortless and fast checkout experience for the customer. As such, financial organisations who implement this solution can be reassured they meet imminent legislation, have ultimate protection against fraud, while retaining customers with a seamless checkout experience.

Implementation can be achieved in a matter of weeks by requesting access to MYPINPAD's secure PSD2 SCA sandbox where developers can rapidly integrate secure authentication into their existing solutions.

MYPINPAD is a global leader in personal authentication solutions designed to reside on commercially available smartphones and tablets. Our proprietary technology secures and protects the input of sensitive information on touchscreens, creating a trusted environment. MYPINPAD's innovative solution set removes the reliance on secure hardware for personal authentication, reducing cost, reducing complexity, promoting rapid adoption, and leveraging connected capabilities.

AimBrain is a Biometric-Identity-as-a-Service platform. It detects and prevents fraud, including new account fraud, manual and automated attacks and account takeover, using a combination of proprietary anomaly detection, behavioural monitoring and active face, voice and combined audio/video biometric authentication tools.

BENEFITS

Prevent Fraud
Customer identification & verification with incorporated liveness detection, linking biometric, and cardholder PAN combined to prevent credential re-use, phishing and presentation or replay attacks. Liability shift for payment transactions

On-demand
Seamless and fast checkout experience. Payment industry customer PIN verification and biometric identity as a service; local deployment not required

No pre-enrolment required
Reliance an existing debit and credit card issuer PIN management schemes. MYPINPAD's payment card PIN verification service which links customer's payment card to their biometric

Frictionless user experience
Server-side authentication enables a single enrolment on any smartphone or tablet device for future usability across any mobile device, providing extreme flexibility and a frictionless experience

Confidentiality and integrity
Transaction authentication data are protected throughout by our banking grade end-to-end cryptography and multi-modal authentication process, utilising Thales HSMs. GDPR-compliant treatment of biometric data stored in non-reversible, pseudonymised template form

"What You See Is What You Sign" (WYSIWYS)
Out-of-Band (OOB) and In-Band Dynamic Linking to support mobile app and web-based SCA. The customer is presented with a summary of the transaction data (e.g. Beneficiary, Amount, Currency, Payment Method)

Global reach
Ability to provide worldwide services

Speed to market
Ability to allow financial organisations to rapidly offer PSD2 SCA compliant authentication capabilities

Card issuer integration
ISO 8583 and bespoke card holder PIN Block messaging support. Integrate into Merchant payment request flows for PSD2 SCA and 3DS2 compliance

Automated updates
Reassured in the knowledge that the latest security updates and new identity modalities are immediately available

Expertise
Leading payment industry experts in multi-factor authentication and device attestation service delivery

Reduced capex
Pay-as-you-use service replaces capex costs (dramatically reduces PCI infrastructure)

Disaster recovery
Cloud based infrastructure ensures automated failover and resilience

Competitiveness
Regardless of size, all customers have immediate access to a scalable on-demand service.

Support
24/7 365 support from our customer services team

Flexibility
Dynamic scaling of SCA on-demand services meets the needs of rapidly scaling businesses or those customers who have fluctuating SCA authentication demands

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Request access to MYPINPAD's secure PSD2 SCA Sandbox

Contact our PSD2 SCA team to discuss the full range of authentication services and integration options available to enable your organisation to meet the PSD2 SCA mandate.
Please visit www.mypinpad.com/contact