Thales Gemalto
IdCloud
Authentication
Comprehensive Strong Customer Authentication for digital banking, as a service
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Banking & Payment Services

Strong multifactor authentication solution to secure omnichannel access to digital banking services and the transactions performed through them, offered as a cloud-based service to grant fast and efficient deployment and scalability.

Meeting the needs of financial institutions

For decades, financial institutions worldwide have relied on our security solutions to protect access to their digital services. Our wide range of server and client based solutions for digital banking cover their security, functional and regulatory needs and allow them to provide protection to their customers while granting them a convenient user experience to access and use their services.

Now we bring our Strong Customer Authentication (SCA) offer as a cloud based managed service. With Gemalto IdCloud Authentication, we can deploy the same security and convenience for your digital services in a much faster, flexible and cost efficient manner.

Best in class components

Our offer of cloud based security services for financial institutions include:

- Gemalto Confirm Authentication Server, a multifactor 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 financial institution mobile applications 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

Answering a growing market demand

Gemalto IdCloud Authentication perfectly meet the needs of nimble and 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 strong customer authentication services integrated with your digital services and mobile applications. For some, cost efficiency is the main driver for adoption of cloud services, whereas others also see an opportunity to become more agile and scalable. In any case, Gemalto IdCloud helps financial institutions to improve time to market for secure implementation and deployment of new services, which is critical to compete in this digital age.

Benefits for financial institutions

- Agility and scalability
  - Fastest time to market for deployment of new banking services
  - Highly scalable infrastructure allow financial institutions to cope with fast and secure end user onboarding
  - Highly reliable and secure infrastructure monitored by Thales’s expert cloud operations team

- Multi-layered security
  - Security Policy Management
  - Strong multifactor authentication with biometric support
  - Mobile application hardening, in app secure storage, secure keypad
  - End to end secure messaging between mobile app and backend server

- Compliance with regulations & security certifications:
  - Privacy by design compliance for data minimisation
  - Cloud regulations compliant hosting facility

- Reduced operating costs
  - Pre-integrated, flexible and future-proof solution
  - SaaS solution reducing integration lead-time and cost
  - Efficiently provides rich information to manage
Regulatory compliance and security certifications

Gemalto IdCloud help financial institutions comply to even the latest security regulations in place, such as PSD2 and FFIEC.

Gemalto IdCloud Authentication in particular allow financial institutions to meet PSD2 requirements for Strong Customer Authentication (SCA) and dynamic linking.

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

Our cloud based managed services lets financial institutions combine KYC, authentication and risk management services to secure onboarding and access to digital banking services and enhance the customer journey. With one simplified API.

Thales is your trusted partner

We are the market leader in strong authentication solutions and a reliable and steady partner for 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 over 100 million end users worldwide, and has a proven track record in hosting and managing very large operations for our customers. We are committed to support our financial institution customers in their continuous efforts to grant security and privacy to their end user’s accounts and personal data.