



## *itsme*<sup>®</sup> – the last word in Digital ID for Belgian citizens

An advanced mobile authentication solution from Gemalto is securing Belgium's fast-growing *itsme*<sup>®</sup> Mobile ID scheme, which offers the convenience of a single enrollment, 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*<sup>®</sup> 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 maximize reach and adoption, and bring on-board a wide range of stakeholders.

### **Secure, ubiquitous and convenient**

*itsme*<sup>®</sup> 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.

Gemalto's strong authentication solution, embedded on the user's smartphone, provides an important part of the secure 4-factor authentication (4FA) implemented in *itsme*<sup>®</sup>, 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*<sup>®</sup>, users can access their favorite services safely via a combination of 'something I have' (in this case their phone) and 'something I know/am' (their *itsme*<sup>®</sup> code or fingerprint), with a solution housed in a secure element - the SIM card. This unique combination of Gemalto's authentication solution, the user's SIM card, phone and secret code underpins every transaction undertaken with *itsme*<sup>®</sup>.

### **Respecting new regulations**

In addition to PSD2, *itsme*<sup>®</sup> 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*<sup>®</sup> 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

## Gemalto solution built on a proven record

Gemalto has 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. The company therefore represented a natural choice to support and enable the country's new national Digital ID scheme.

Gemalto has provided *itsme*<sup>®</sup> with a comprehensive multi-layer authentication and protection solution, to secure all online transactions, including eBanking, eCommerce, governmental services and ePayments. The company's SDK (Software Development Kit) fulfills key functions needed for cyber-security during enrollment, and authenticating the end user during transactions. Combined with a secure Gemalto 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*<sup>®</sup> app can be downloaded on Google Play and AppStore free of charge to any smartphone, and enrollment is based on fully verified identities. Users can enroll through the website of *itsme*<sup>®</sup> 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*<sup>®</sup> 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.

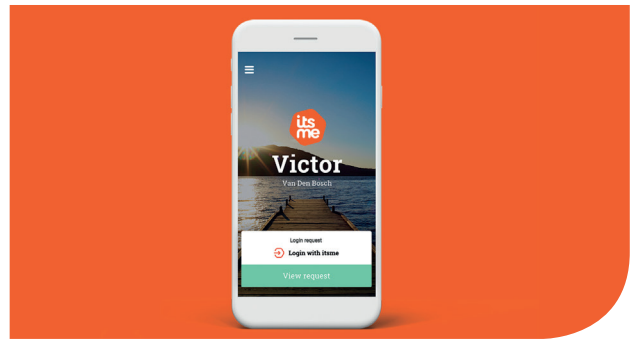
## Instant success for *itsme*<sup>®</sup>

The strength of the *itsme*<sup>®</sup> offer is reflected in its rapid adoption by Belgian citizens. By the end of May 2018, over 350,000 people had enrolled. Above all else, this strong uptake has been driven by an ever-growing number of collaborations. Key *itsme*<sup>®</sup> landmarks in this respect include:

- > **October 2017** – launched in the banking sector
- > **January 2018** – recognized 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

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

 [GEMALTO.COM](https://www.gemalto.com)



Participation levels are equally impressive. Over one million *itsme*<sup>®</sup> transactions are now being performed every month, of which the majority today are banking and governmental services.

“Thanks to *itsme*<sup>®</sup>, 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*<sup>®</sup> 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*<sup>®</sup>, and position themselves as market-leading Identity Providers in the years ahead.

Among this, *itsme*<sup>®</sup> succeeded to build a complete ecosystem, that goes beyond financial services, based on cooperation between all major private actors and that has come to be the only solution used for all online governmental services. This is a winning combination and cooperation to enable and verify governmental online services and the endorsement by government is also the one that will speed up the adoption and bring

The partnership between the *itsme*<sup>®</sup> consortium (Belgian Mobile ID) and Gemalto has also proved vital, with each party bringing a unique set of assets to the project. For example, the *itsme*<sup>®</sup> team swiftly created both a thriving ecosystem and powerful brand message. At the same time, Gemalto has delivered proven, class-leading technologies and market expertise. Furthermore, the company contributes 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.

**gemalto**<sup>★</sup>  
security to be free