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Gemalto – The PSD2 Expert

PSD2 compliant means for your authentication needs

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Technology Gemalto has developed over the past two decades for **Strong Customer Authentication** and **Risk-Based Authentication** is a great benefit for all financial institutions, in both, to cope with new regulations as well as tackle the new business opportunities PSD2 enables with various new players in the ecosystem.

Whether you look for mobile, hardware or risk-based authentication solutions, Gemalto can be your provider for all of those with its PSD2 compliant portfolio. Let our team to help you with your PSD2 related concerns.

**Mobile authentication as preferred option**

What modern end-users really want to use these days is mobile solutions. Whether it is an online purchase, social media interaction, stock purchase or accessing online bank, it needs to be available via Mobile. And the same goes for authentication.

**Hardware tokens to back-up**

Eventhough Mobile is truly a channel for majority of the consumer to go with, it will not be a solution that covers all users. Some people prefer to stick with more traditional means and want to avoid making everything “so mobile”. In particular this is the case for retail users not having a smartphone or corporate users willing to manage security outside of their mobile phones. Also, in order to provide a fallback solution in case when mobile is stolen some other means of authentication is important. Gemalto’s answer to this is user-friendly, secure, PSD2 compliant, hardware based authentication tokens. Used globally by most of the financial organizations they are powerful and cost effective way to address all user groups without giving anything away in terms of security.

**Risk-Based Authentication bringing user convenience**

Imagine user experience where online banking systems would be able to distinguish good users from the fraudsters before the transaction or strong customer authentication would even take place. This would be a great way to show appreciation towards your loyal customers. In order to enable this, and take the full benefit of exemptions given by PSD2 and the RTS, your solution is Gemalto Assurance Hub. With the combination of world leading fraud detection systems and single, unified API to access them, it will take financial institutions a leap forward in their customer satisfaction and reduction of cost related to fraud.