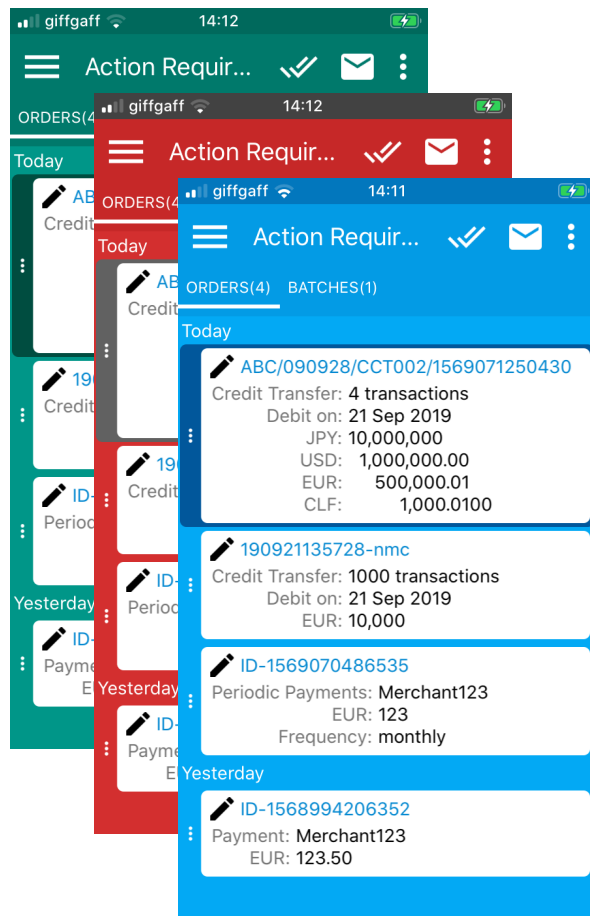


BankSCA

A dedicated smartphone app to capture PSD2 Strong Customer Authentication (SCA)



Key features and benefits:

- ◆ Enables corporate users to review, authorise and track their payments 'on the go'.
- ◆ Meets the need for banks to put an SCA capture facility in place.
 - ◆ Performs the role of a dedicated SCA app, independent of a bank's internet front end.
 - ◆ Supports multiple bank direct channels (e.g. host-to-host) as well as new PSD2 APIs.
- ◆ Uses the smartphone, which has become the device of choice.
 - ◆ Recognised by the PSD2 regulations.
 - ◆ Supports the use of smartphone biometrics to deliver a frictionless user experience.
- ◆ Positions the bank to move towards a future Federated BankID infrastructure.
 - ◆ The bank becomes a trust provider and generates a new revenue stream.
 - ◆ Other organisations will use the bank issued credentials to sign non banking related contracts.
 - ◆ Also banking transactions can be authorised within a contract.



The Quali-Sign Proposition:

- ◆ The BankSCA app for Android and iOS devices, meets the PSD2 requirement for an Account Servicing Payments Services Provider (ASPSP i.e. a bank) to issue a dedicated (single purpose) app to customers in order to capture SCA. BankSCA supports PSD2 APIs as well as bank direct channels.
- ◆ Crucially our approach allows an ASPSP to operate a single common SCA procedure with the same smartphone app and the same set of shared user credentials. This is important because the PSD2 regulations impose a significant overhead on an ASPSP to manage the secure distribution and activation of SCA credentials.
- ◆ The user SCA credentials are represented by an asymmetric (public/private) key pair, backed by a bank issued X.509 certificate. The private key element resides within and never leaves the Secure Element of the smartphone. The private key is unlocked via the use of either the device's biometric sensor and/or a PIN. The user's biometric data also never leaves the smartphone. The SCA proof is represented by an Advanced Electronic Signature (AdES). The SCA proof is dynamically linked to the payment/consent data, plus audit trail and device attestation information. It is verifiable by and sharable between the ASPSP, Third Party Providers (TPP), Personal Services Users (PSU) and a Court of Law.
- ◆ BankSCA supports complex corporate banking scenarios including multiple payment types; multiple currencies; individual and bulk payment models; single and multi-user approvals. Users can review summary information and optionally drill into the detail (including every payee in a bulk file). They can approve or cancel orders and also monitor the ongoing status of their payments. Payment status is categorised with Red/Amber/Green colour coding. All rejects are clearly flagged, with reason information.
- ◆ Our approach has taken inspiration from Nordic Mobile BankID solutions used by around 75% of the adult population for common transactions such as signing contracts, applying for a loan, or filing one's tax returns. Whereas the Nordic solutions provide a single identity per person, our solution supports multiple corporate identities per individual.

Supported SCA Options

- ◆ Decoupled.
- ◆ App-to-app Redirection.
- ◆ Embedded.
- ◆ Delegated.

Supported Corporate Channels

- ◆ Host-to-Host (e.g. SFTP, EBICS)
- ◆ SwiftNet FileAct
- ◆ PSD2 APIs (e.g. Berlin Group XS2A, UK Open Banking)
- ◆ Bilateral / Value Added APIs

Supported Formats

- ◆ PAIN.001 v3 - Credit Transfer.
- ◆ PAIN.008 v2 - Direct Debit.
- ◆ PAIN.002 v3 - Payment Status.
- ◆ ACMT.007 v1 - Account Opening.
- ◆ PAIN.009 v1 - E-Mandate.
- ◆ ASN.1 - X.509 Certificate and X.509 Certificate Signing Request.
- ◆ ETSI EN 319 132 XML Advanced Electronic Signatures (XAES).
- ◆ ETSI EN 319 162-1 V1.1.1 Associated Signature Containers (ASiC).
- ◆ All applicable Berlin Group XS2A JSON formats.
- ◆ UK Open Banking format support is in progress.

More information

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