



**Frictionless payments vs security,
l'équation impossible ?**



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Secure and resilient payment platforms

Safeguarding payments services requires a 360° approach

60%

of enterprises
will suffer
major breaches
by 2020¹



The question is
not if, but when
a cyber breach
will happen

Financial
services is the
most targeted

Industry by
cybercrime



The amount of cyber
attacks and fraud
attempts in finance
will only increase

need
**holistic
protection**



This is why we stand on
the shoulders of a giant:
Atos is Europe's
#1 cybersecurity player

1: Gartner, Cybersecurity at the Speed of Digital Business – August 2016

Typical fraud attack & threats

enterprise / bank protection

Cyberattacks & Internal

1. Cyberattacks
(Ransomware, Ddos, Doxing...)
2. Internal
(impersonation, vendor fraud...)

Client protection

Credentials / authentication

1. Sensible data exposure :
Credentials & Payment Account
phishing, theft
2. Client devices
authentication layer

Typical fraud attack & threats

enterprise / bank protection

Own IT security

1. Security Governance (Crisis, audits & tests, privacy, insurance)
2. Secure Communications
3. Situational Awareness
4. Digital Identity & Access Control

Atos

Client protection

Client channel security

1. Risk Assessment, Information, Mobile threats reports
2. Browser & App protection
3. Security Operation Center
4. Enrolment, password management & Strong Authentication

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Phishing risks

eCommerce & P2P
growth

Third Party
Payment initiation

New PSD2 rules for
strong Authentication

Authentication
cost increase

Client protection

Find the right balance

Tokenization, url
watch, antivirus

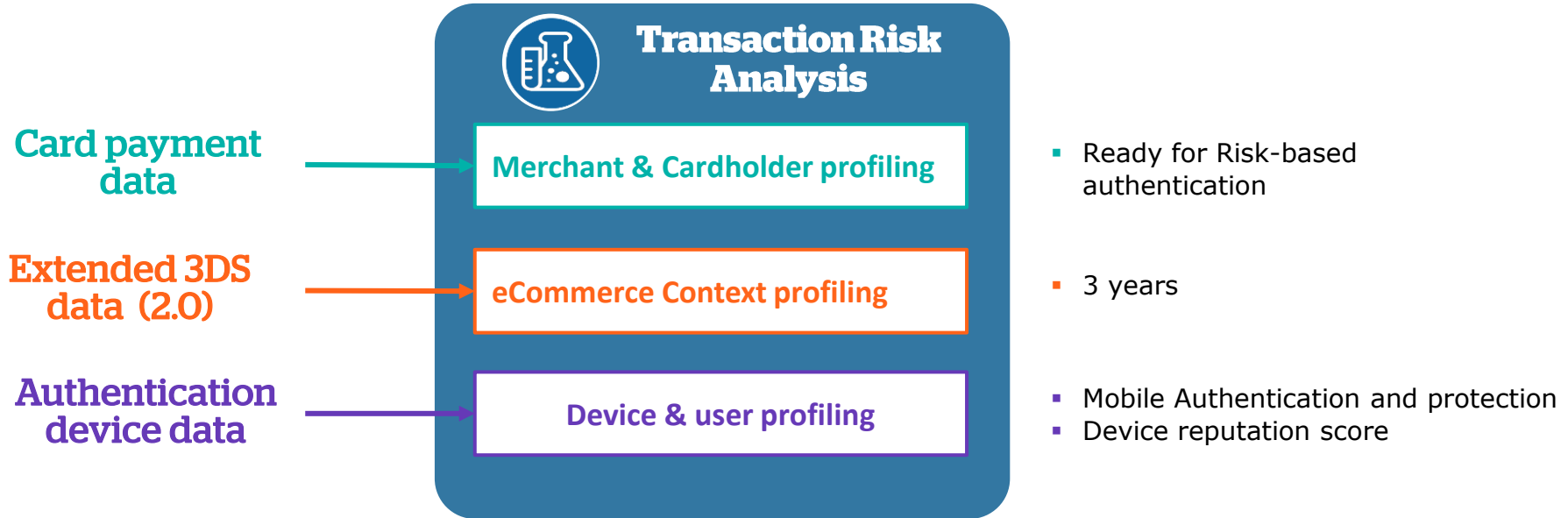
3D Secure 2.0
new data

Device & browser
trust

Biometric
opportunities

Frictionless
payment

Banks & eMerchants must improve their risk assessment for card payment...





... in a better win-win collaboration



1

eMerchants :

Adopt 3DS + give more information thanks to protocol 2.0
→ more Liability shift, less chargeback

2

Issuers :

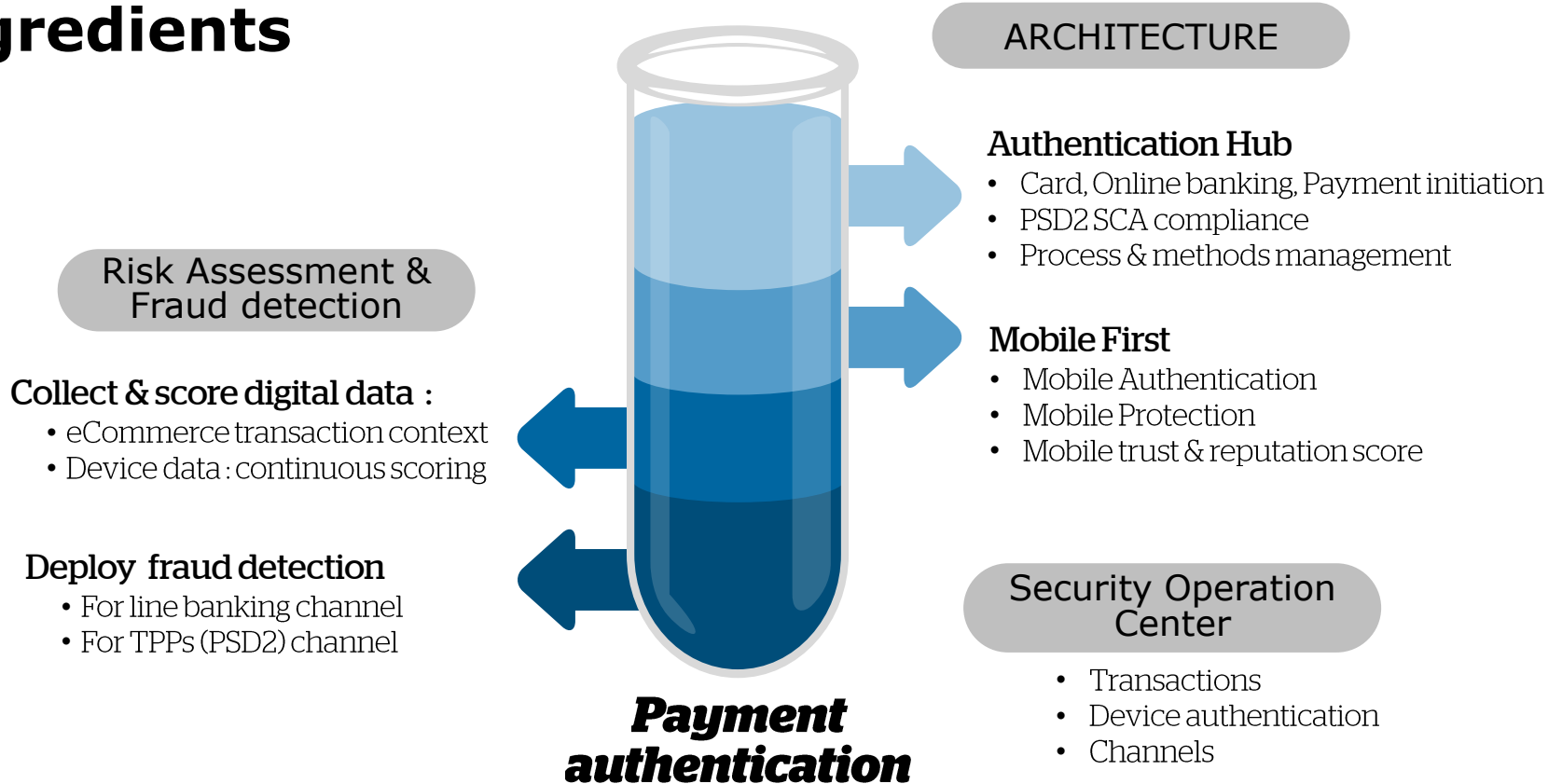
Improve risk assessment : 3DS 2.0 + device scoring
→ less authentication costs & less dispute

3

Acquirers :

Less chargeback & dispute management

Ingredients



Thank you

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