



Zentity

# Cross Channel Authentication

Provide your users with the best comfort for app login and transactions confirmation at the highest security level with the Zentity Cross-Channel Authorization solution.

## Best user experience at the highest security level

Login without credentials

Faster process of customer authorization / authentication

## Reduction of operating costs

Total reduction of costs of SMS OTPs

Authorization of requests from any customer client portal / app or 3rd party app

## Advanced security solution

Based on state-of-the-art approach (e. g. OAuth2)

Single authorization authority for all systems

## Easy integration with existing internal systems

Front-end solutions

Back-end systems

## Highest security made convenient

Zentity Cross-Channel Authorization solution is an advanced security product which can be easily integrated with existing banking systems and digital channels solutions and helps organisations implement the strongest security measures required by PSD2 and replace the legacy OTP approach (i.e. SMS). It also provides improved customer experience as it is not necessary to manually insert OTP codes from SMS to web browsers – the authorisation is being processed automatically using secure and innovative mechanisms.



## / User flow

### 01

#### Customer opens internet banking

Customer is willing to log into internet banking therefore opens the browser using the internet banking link, based on scanning a specific QR code or inserting username and password a push notification to his enrolled mobile banking application is sent.

### 04

#### Confirmation screen in internet banking

The system sends a request with confirmation of the specific action, the user goes back to internet banking still logged in (or having their transaction confirmed).



### 02

#### Push notification and redirection to mobile banking application

The customer receives a secure push notification based on which they are forwarded to a specific screen in mobile banking application.

### 03

#### Confirmation within the mobile banking application

Customer confirms login or another action triggered (e.g. payment order) within the mobile banking application.

## / Key features

### 01

#### Login without credentials

A unique mechanism allowing the customer to log into the portal without using his credentials while maintaining the highest level of security.

### 02

#### Multi-factor authentication

A solution for customer verification meeting requirements listed on PSD2 and thus ensuring that you are PSD2 compliant.

### 03

#### Integration ready

A solution prepared for secure integration with existing back-end and front-end solutions as well as 3rd party solutions.

### 04

#### Digital signature support

Biometrics such as touchID (or fingerprint), face ID can be used to login or authorize transactions.

### 05

#### Push notifications

A seamless way of delivering a notification and a trigger creating a secure connection between internal systems and the target device in order to confirm a specific user transaction.

### 06

#### Fall back scenario

Using an alternative option for authentication in case the push notification is not delivered to a target device (e.g. SMS).

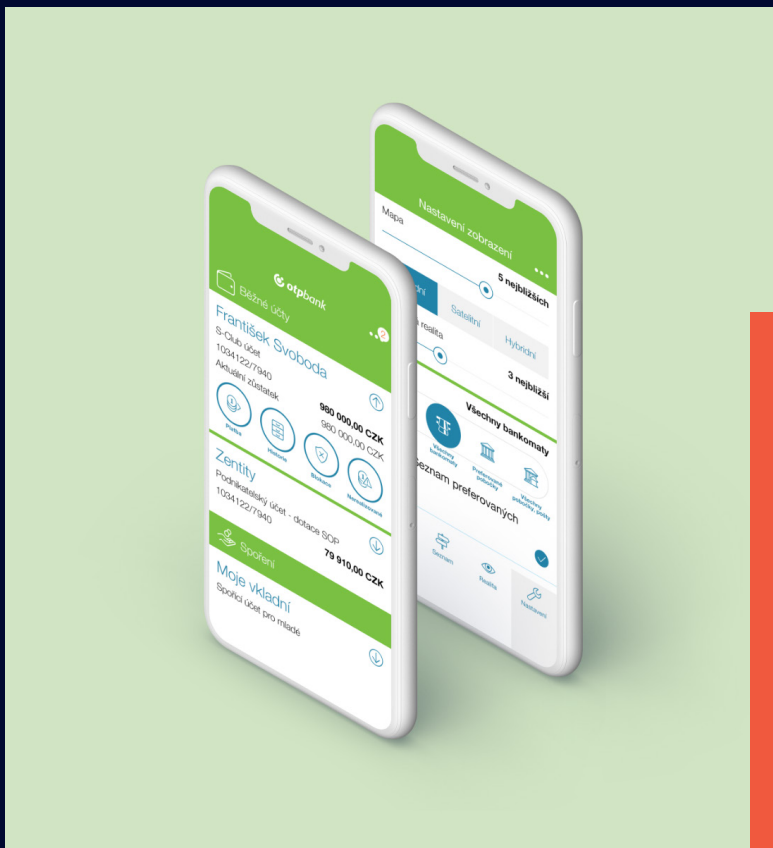
## Requirement

OTP Bank needed a solution which would meet PSD2 requirements related to strong customer authentication and enhanced customer experience. Specifically, a solution providing two-factor authentication for transactions created within internet banking was required.

## Solution

Zentyly cross-channel solution developed by Zentyly was implemented to deliver the required functionality. The delivery included the following parts:

- Cross-channel security module for managing real time authorisation processes
- Security module for mobile banking applications (Android, iOS)
- Business logic for authorisation via push notifications
- System integration of all solution parts



## Security made convenient

Zentyly cross-channel solution has been delivered end-to-end meeting all customers expectations and requirements, as a result customers are able to confirm transactions made in Internet banking solution in mobile banking application using push notifications; moreover, log in the Internet banking using unique "login w/o credentials" approach providing highest user comfort. This solution makes organization PSD2 compliant while providing better customer experience.

## Speak to one of our experts

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