Delivering a better, omnichannel customer experience using open banking:

Meeting customers' expected needs



KOBIL IN NUMBERS

+30 years of history

+50 countries in the world

+18 Billion

shielded mobile banking sessions

+8 Billion

transactions per year

+150 banks

+1.000 corporate customers

CERTIFIED SECURITY



Compliance of the mlDentity Application Security Technology (mAST) by KOBIL with the requirements of European Banking Authority (EBA) RTS corresponding to Article 98 of the PSD2 certified by SRC.

IN THE NETWORK OF RESEARCH INSTITUTIONS

Gartner

Hype Cycle for Risk Management, 2017
Hype Cycle for Identity and Access Management, 2017
Market Guide for User Authentication, 2017
Market Guide for Application Shielding, 2018
Hype Cycle for Application Security, 2018
Hype Cycle for Endpoint and Mobile Security, 2018
Invest Implications: 'Hype Cycle for Application Security, 2018'

150+ BANKS CAN'T BE WRONG









A NEW ERA IN BANKING IS UPON US

YOUR MAIN
BRANCH IS NOW
THE MOBILE
DEVICE IN
CONSUMERS'
BACK POCKET

MOVE TO

OPEN BANKING

BUT NOT AWAY FROM
DIGITAL TRUST & SECURITY



BE OPEN: BUT FIRST, SECURE THE APP

Protecting applications that run within untrusted environments is more crucial than ever.

- Reliable & trusted identity of the app on any device and platform
- Ensures the integrity, authenticity and confidentiality of the app
- Control mechanisms are inside and outside of the app – we recognize every event before starting SCA
- ✓ Gartner features: KOBIL is the only vendor
 ✓ worldwide which fulfils 47 out of 50
 defined features for application shielding







MOMENT OF REAL-TIME TRUST: THE SELFIE ONBOARDING (KYC)

People expect a fast, easy and unique onboarding experience - especially when opening a new account.

- Trusted digital onboarding in minutes without paper
- Secure account setup or activation in realtime without media break
- Generation of an unique device identity via security server

- Strong customer authentication for trusted and digital identity for online & mobile banking
- PKI technology guarantees a trusted and reliable identity
- Digital identity bound to app and device based on virtual smart card

ANYTIME & ANYWHERE FROM ANY DEVICE: THE CUSTOMER LOGIN

User authentication is the real-time corroboration of a person. This is fundamental for the confidence of the users digital identity.





TOWARDS PROACTIVE UX: THE STRONG CUSTOMER TRANSACTION AUTHORIZATION

With secured transactions, your customers will not face the danger of experiencing difficulties because of unauthorized transactions or theft of credentials.

- Highest usability by signing transactions on one app and one device without media break
- Trusted digital signature to confirm the origin of the transaction in an archived way
- Real-time security server approved as certification authority

POISED FOR TRANSFORMATION: PDF DOCUMENT SENDING & SIGNING

Reduce manual processing effort and delays by automating document preparation and signing workflows.

- Send and sign PDF documents digitally in a secure, reliable and binding way
- Ready to use directly from the customer app
- It is detectable which user signed which document at which time





BRINGING TOGETHER PEOPLE, MOBILITY & TECHNOLOGY: CALL ID

Very simple mobile pre-authentication – no additional and time-consuming security queries before the call anymore.

- Trusted digital signature to confirm the transaction in a secure way just with one click
- Secure and binding access to the customer possible
- ✓ Customer feels cared for 360°



USING ADVANCED TECHNOLOGIES: PASSWORD RESET 24x7

Innovation is essential – using a trusted chatbot which offers a 24h service to customers for resetting their password is key.

- Secure communication to reset password at any time, any place and any situation
- No additional employee costs to support customers
- Risk-based questions by KOBIL's security server to realize the highest level of security

LIVE

DEMO

WE DO NOT PHILOSOPHIZE WE LIVE IT IN REAL-TIME

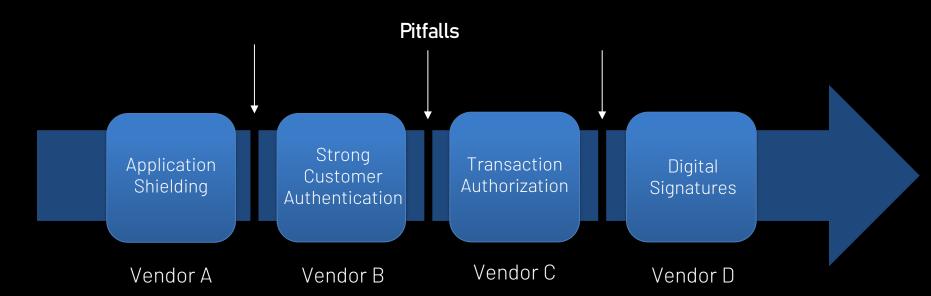
SMART SECURITY MANAGEMENT SERVER BANKING (SSMS) 血 **4.....** Backend Integration with Login and Signature TRUSTED VERIFY Trusted App App Device User Virtual Smart Card Digital Signature BANK'S APP CHANNEL DIGITANIUM TRUSTED LOGIN KOBIL SECURIT CHANNEL Trusted App App Device User Virtual Smart Card TRUSTED WEBVIEW Trusted App TRUSTED APP Secure Application Content App Hardening Secure Web Browser App Identity

App Device Binding Own SSL Channel Digitanium Channel

WORLD'S PRIME AND UNIQUE DUAL-7-LAYERS-OF-SECURITY

- 1- Secure Device
- 2- Secure App & Web
- 3- Digitanium Channel
- 4- Smart Security Management Server
- 5- Virtual Smart Card (PKI-based)
- **6-** Trusted & Digital Identity
- 7- Trusted & Digital Signatures

SECURITY JOURNEY With various vendors



More vendors mean more effort:

- Security gaps and pitfalls (Interface)
- Different security and trust levels
- Not Orchestrated SDK's

- Support not all platforms
- Integration effort between the vendors
- Manage various vendors (different license models)
- Media Break or Redirection

SECURITY JOURNEY With KOBIL Strong Transaction Application Digital Customer Shielding Authorization Signatures Authentication KOBIL III KOBIL III KOBIL III KOBIL I secure your identity



WHY STILL SMS? HOW TO REPLACE SMS WITH KOBIL

SMS per user per month Use KOBIL's "One-Click-Wonder" 36 SMS per year 0,10 PLN per SMS Safe up to 50% **3,60 PLN** per user per year

CONCLUSION

WHY KOBIL



KOBIL combines the **best security with the highest ease-of-use** in a frictionless way enabling banks to realize their idea of banking.



KOBIL's **proven technology** has not allowed any fraud since more than **30 years**.



More than 150 banks put not only their trust in KOBIL but also save over 50% of their costs with KOBIL's technology.



KOBIL is empowering a trusted digital identity security journey on all platforms & devices and complies with regulations.



KOBIL delivers trusted 1:1 experience in the right app at the right time to every customer in a contextually relevant manner for personalized banking – in real-time.



LET'S WORK TOGETHER! #STARTNOW

Free Testing Package - 90 days

- ✓ Incl. security platform, SDK/whitelabel app, maintenance
- ✓ Incl. 5 days professional service for installation
- ✓ Unlimited user license

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