Gemalto Mobile Secure Messenger

Secure your online and mobile channels with your mobile phone

Your mobile phone has become such a personal device that you never leave home without bringing it with you. What if you could turn your smartphone into a digital key that you would use to unlock the access to all your online and mobile banking channels and secure them ?This is what Gemalto Mobile Secure Messenger makes perfectly possible.

Banks have massively invested in their online and mobile channels and continue to do so to answer their customer requests. However providing a universal and simple way of securing those channels remains a challenge.

Omni-channel

The days where the only interactions with banks were done via branches are clearly over. Banks have multiplied the channels used to interact with customers, and after developing phone banking, ATM and online banking the latest challenge is to integrate mobile and tablet channels into the global equation.

If the mobile and tablet channels are clearly a priority, studies show that omni-channel users are more loyal and profitable than users interacting only via a single channel. The challenge thus become not only to bring all existing online services to the mobile and tablet, but also to provide a universal and coherent user experience to consumers. This applies to security as well.

Banking customers often use their mobile banking application as the primary channel, and switch to the computer or tablet for more complex tasks. Banks can embrace this behavior by making the mobile the central hub for functionality and security. The mobile app can provide all services a user may need, and can also be utilized for security since the mobile phone is always with the user, day and night.

Switching from the mobile to the tablet or computer can be a jarring experience, often requiring reauthentication and re-starting the process. By adopting an omni-channel approach where the mobile, tablet, computer and phone are no longer perceived as distinct channels, banks can provide a much more fluid experience.

Gemalto Mobile Secure Messenger enables this seamless experience by ensuring that the mobile can be used for authenticating to all channels. Your customers can then use the mobile, tablet or computer to perform their banking operations, using their mobile phone as their one-stop authentication device.

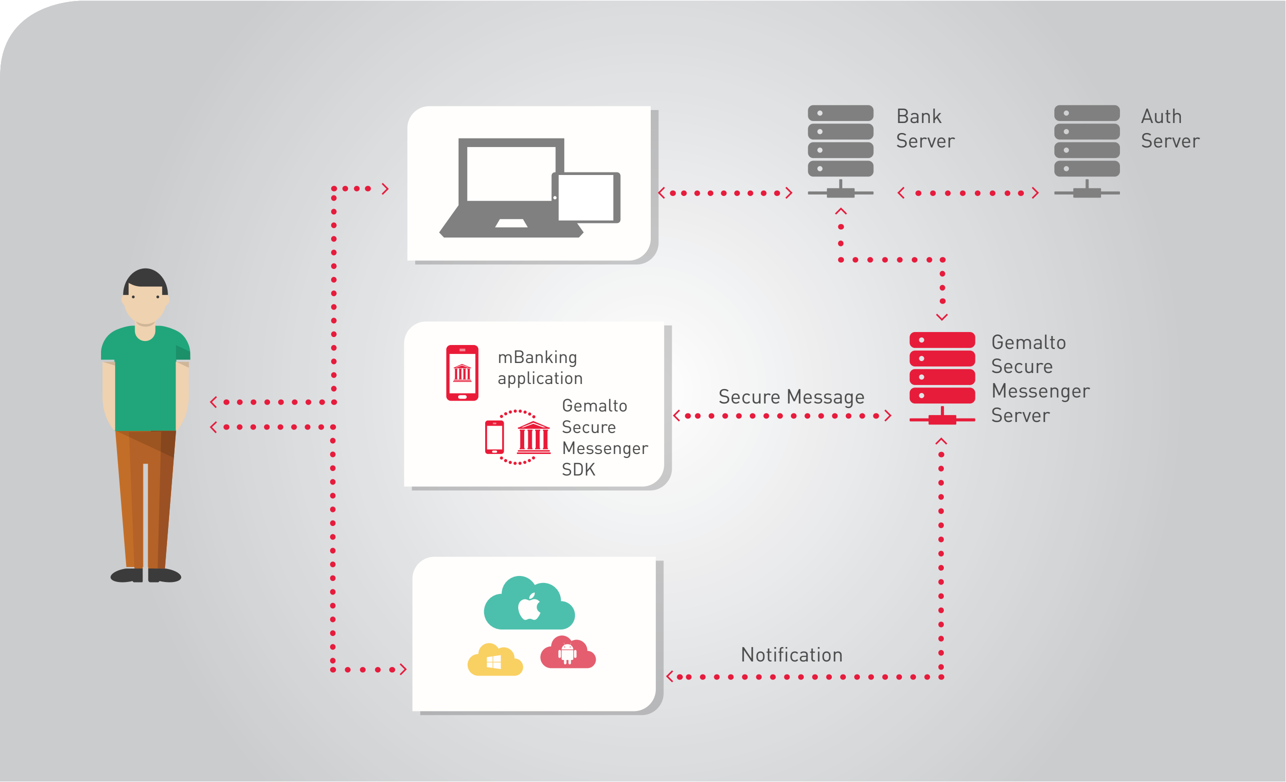
This is also true for eCommerce. When a user carries out a purchase on the Internet either with a bank wallet or even through 3D Secure, Gemalto Mobile Secure Messenger helps improve the purchasing experience by allowing customers to verify and validate their transaction directly on their mobile phone in a seamless manner.

Messaging platform

Gemalto Mobile Secure Messenger improves the existing communication you already have with your customers, and makes sure they can be reached more quickly by customer support, automatic alerts, notifications and other communications. In addition, it enhances your customer retention efforts by enabling you to offer users information about new products and cross-selling activities.

Gemalto Mobile Secure Messenger includes an Out-of-Band messaging server and mobile SDK to send and receive messages, including authentication requests and transaction verifications, to targeted groups or individuals. It enables the establishment of a secure channel between the bank's information/authentication systems and the mobile application. Optionally a notification can also be sent through push notification to warn the user that a request is pending and wake up the mobile application.
All communication is encrypted and signed, which enables the bank to communicate sensitive information to customers and rely on their response.

As an example, Gemalto Mobile Secure Messenger can also be used to replace the traditional SMS OTP by distributing OTPs through a secure communication channel directly to the bank application. Banks can thus better control their authentication costs while providing an enhanced user experience.



It's omni-channel unleashed

Flexible security
All situations does not require the strongest and absolute security all the time. Gemalto Mobile Secure Messenger enables you to adapt your validation scenario according to the level of risk of a particular transaction.

For example, if the transaction is considered low risk, Gemalto Mobile Secure Messenger can be used to simply inform the user that a transaction performed on a specific channel has been validated.

If the transaction if considered as medium risk, then a confirmation will be required. In this case the user will need to explicitly accept or reject the transaction on their mobile phone. This method is very convenient and simple for the customer, as confirmation can be done directly on the notification screen without even launching the bank's mobile application.

If the transaction is considered risky, the customer will be required to sign it by entering a PIN code or perform biometric authentication like fingerprint scanning. This can be easily achieved by combining the Gemalto Mobile Secure Messenger solution with the Gemalto Mobile Protector which includes all the necessary functions to generate One-Time-Passwords and transaction signatures. Gemalto Mobile Protector also brings all the necessary security measures including advanced encryption, biometric authentication, binding, jailbreak detection and secure PIN pad (or fingerprint support) to make sure that your Gemalto Mobile Secure Messenger solution can deliver the highest level of security.

Ultimate user-experience
Security is useless if it requires your customers to comply with complex enrolment or authentication processes when they simply want to transfer money or pay their bill. After all, isn't mobile banking all about usability?

Gemalto Mobile Secure Messenger has been optimized for user-friendly security and low distribution costs for banks.

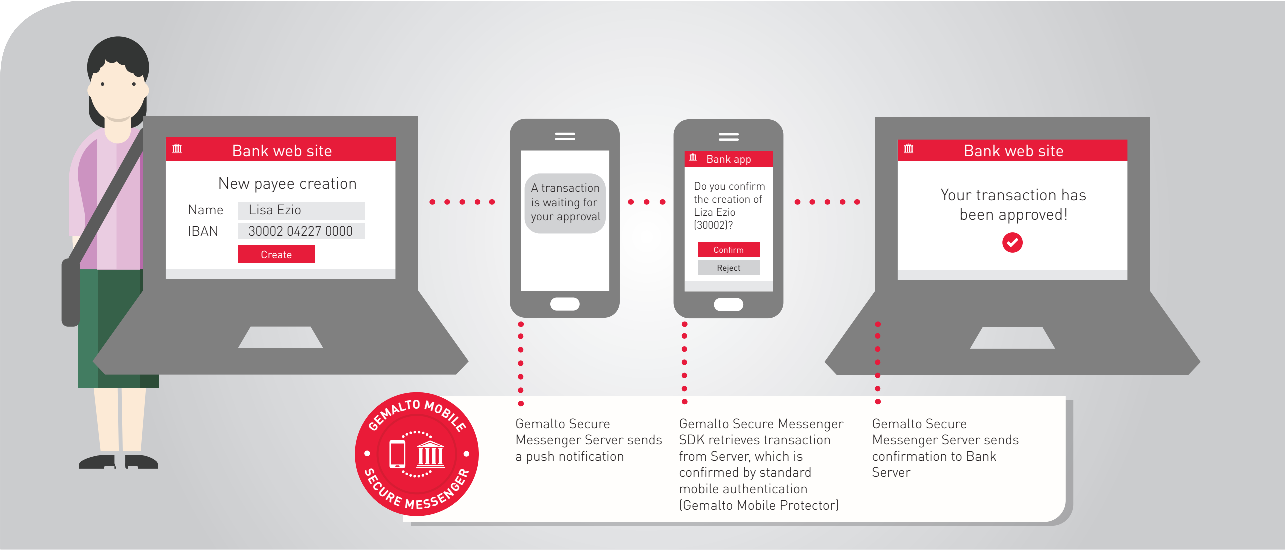
After installing their bank application built with Gemalto Mobile Secure Messenger SDK, your customers simply enroll by entering a registration code when first launched. An automatic process then connects to the Secure Messenger server and securely personalizes the mobile phone with a unique secret key.

Flexible integration

As part of Gemalto's versatile Digital Banking Suite, Gemalto Mobile Secure Messenger fits perfectly in any bank's security lifecycle. It can be used in conjunction with your existing authentication infrastructure or delivered with the complete Gemalto Mobile Protector and Confirmation Authentication Server to build a comprehensive security solution for all channels.

Future proof

Security in general, and especially in the mobile world, is in constant evolution and requires permanent investments to keep up with the latest threats and attacks. The Gemalto Mobile Suite benefits from a clear and continuously refreshed technology roadmap which relies on Gemalto's experience in the digital and mobile security area. Thanks to its unrivalled experience in secure elements, smart cards and contactless technologies, Gemalto can ensure that the Gemalto Mobile banking Suite will always have access to the latest security innovations.



Gemalto Secure Messenger Server sends a push notification

Gemalto Secure Messenger SDK retrieves transaction from Server, which is confirmed by standard mobile authentication (Gemalto Mobile Protector)

Gemalto Secure Messenger Server sends confirmation to Bank Server

KEY FEATURES

Enhanced Features

- Integrated mobile communication SDK and OOB Messaging Server
- Proprietary Secure Channel (DEP) to overcome SSL weaknesses
- High performance OOB Messaging Server based on In-Memory Data grid technology
- Dynamic Scalability with possibility to add nodes as performance need increases
- Fault Tolerant (no single point of failure)
- Support of APNS and FCM push notification networks
- Easy to implement API for fast deployment

Omni-channel

- eBanking / eCommerce
- Mobile Banking / mCommerce
- Mobile Wallet
- Branch banking
- ATM
- Phone Banking

Supported Platforms

- iOS (8.X and above)
- Android (4.X and above)
- Windows Phone (8.X and above)

Work with Gemalto Mobile Protector SDK

- OTP and Transaction Signature
- OATH/OCRA standard support
- Integrated Secure PIN
- Biometric authentication
- Mobile application protection
- Device binding

Gemalto Digital Banking suite help banks comply with:

- EU PSD2 regulation
- FIEC Retail Payment Service Appendix 5 on Mobile Financial Security
- NIST 800-63-3 Digital Authentication Guideline

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