

SUCCESS STORY

PSD2 as an opportunity

PSD2 gives bank customers more ways to bank



Acclaimed PSD2 compliance implementation



Increased security, choice and convenience



Reduced bank processing costs

UX



OPEN APIs



THE CHALLENGE

Legacy enablement with modern authentication and authorisation methods

- This German banking giant needed to incorporate PSD2 compliance into its online banking service, specifically: two-factor (2FA) authentication for login and enabling access to payments and account information via third-party providers.
- New authentication methods did not fit well with the legacy platform.
- Increased demand of authentication and authorisation combined with the retirement of the existing method would increase stress on hard to scale on-premise systems.

THE ENGAGEMENT

Multiphase delivery of PSD2 requirements, monitoring load, performance and reliability of all back-end systems

- Advanced delivery with opt-in 2FA for login allowed gradual scaling of the load on backend systems. Data gathered confirmed that backend systems would not withstand the full load of live running with 2FA.
- GFT offered “comfort login” as an alternative. This gave users the choice of 2FA or comfort login, which offloaded the authorisation systems while fulfilling PSD2 needs.
- A fully decoupled authorisation front end was developed with React technology to ease integration of modern authorisation schemas as required by third party providers (TPPs).
- Central dashboard gives holistic view of TPP interaction to improve control.
- Project developed using Agile methods and delivered by an international team in four locations.

THE BENEFIT

High customer and end-user satisfaction

- All PSD2 requirements met on time and within budget.
- Solution increases customer convenience and offers choice of ways to login securely and comfortably.
- System loads were fully optimised to drive down costs.
- The bank was celebrated in the media as the best implementation of the PSD2 directive.