



**ENTRUST**



# Entrust and Salt Group Help Deliver Cost-Effective PSD2 Compliance

PSD2/SCA compliant authentication with secure, efficient key storage

## HIGHLIGHTS

- End-to-end workflows to securely verify customer identities
- Heterogeneous MFA: mobile, biometric, smartcard, OATH, EMV, soft & hard tokens
- Multiple authentication services consolidated into a single platform to realize cost benefits and efficiencies, and to protect your investment
- Omni-channel authentication support for consistent, frictionless customer experience across all digital channels
- Integration with Entrust nShield® Connect hardware security modules (HSMs) ensures secure, efficient key storage

## The problem:

**EU payment service providers must comply with PSD2 requirements for strong authentication, while retaining a flexible, customer-friendly authentication process**

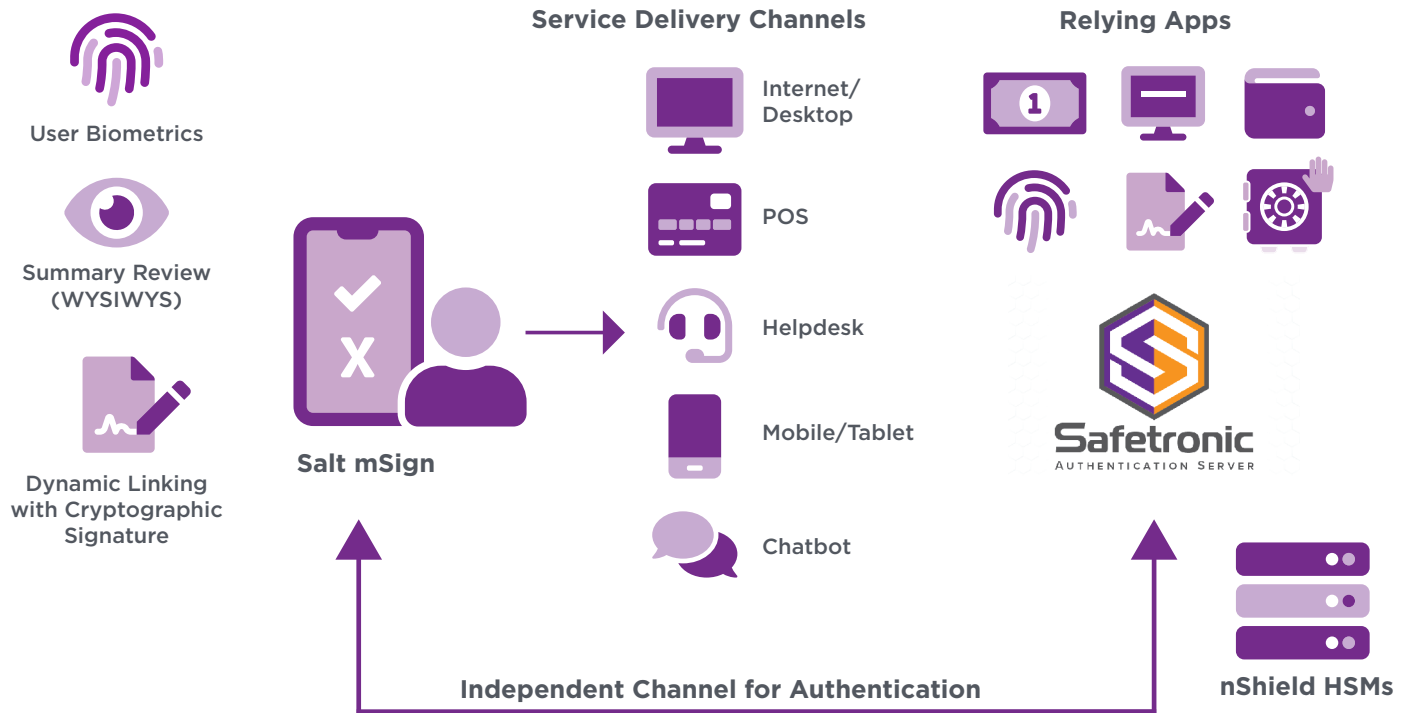
Strong Customer Authentication (SCA) compliance presents a new challenge for many financial institutions and third-party providers. The Revised Payment Services Directive (PSD2) requires that user and transaction authentication across digital channels be implemented by a compliant multi-factor mechanism that incorporates knowledge, possession, and inherence. This ensures that both the originator of the transaction and the transaction content can each be strongly authenticated and bound to each other. Previous quick fix legacy methods, such as SMS OTP, are now recognized as insecure and are deprecated under PSD2 requirements.



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# Entrust nShield HSMs and Salt Group's Safetronic Help Deliver Cost-Effective PSD2 Compliance



## The solution:

### Safetronic Authentication Platform Integrated with Entrust nShield HSMs

Safetronic has been designed to support a diverse range of PSD2/SCA compliant authentication mechanisms simultaneously. The scalable Safetronic architecture future-proofs your authentication investment and enables you to expand your existing security platform to accommodate new or additional authentication mechanisms as they emerge.

Safetronic provides a pioneering combination of authentication and signing technologies in a single standards-based platform. Whether this is protecting high value B2B corporate payments, or online and mobile banking, Safetronic can help.

When used with Salt Group's PSD2/SCA-compliant Salt mSign connected mobile token, Safetronic enables organizations

to utilize a single authentication method across all digital channels and abstracts the authentication layer from the business logic. Organizations can use the same authentication model for internet banking, mobile banking, 3D Secure, chatbots, telesales, or POS, enabling rapid onboarding of new applications and providing a consistent trusted omni-channel authentication experience.

Safetronic is built around the security provided by Entrust nShield HSMs, which protect all cryptographic keys and related functions within the secure nShield FIPS 140-2 certified boundary, including signature and authentication code validation, and importantly, the maintenance of tamper evident audit logs and time stamped archives of all core events completed by Safetronic.



# Entrust nShield HSMs and Salt Group's Safetronic Help Deliver Cost-Effective PSD2 Compliance

## Why use nShield HSMs with Safetronic?

Entrust nShield HSMs are specifically designed to safeguard and manage cryptographic keys and processes within a certified hardware environment to establish a root of trust. Keys stored and used outside a certified HSM environment are vulnerable to attack and compromise.

Entrust nShield HSMs, offered as an appliance deployed at an on-premises datacenter or leased through an as-a-service subscription, provide enhanced key generation, signing, and encryption to protect sensitive container data and transactions. Using HSMs as part of an enterprise encryption and/or key management strategy is considered a best practice among cybersecurity professionals.

Entrust nShield HSMs provide a hardened, tamper-resistant environment for performing secure cryptographic processing, key protection, and key management.

## About Salt Group

Salt Group is changing the way organizations around the world approach secure user and transaction authentication across all digital channels and payments infrastructure. Our core product, Safetronic, provides a proven bank grade linearly scalable platform supporting new and innovative authentication models that enable banks to reengineer their service delivery platforms whilst protecting their investment in traditional mechanisms.

Our adoption of Entrust nShield HSMs, including the nShield CodeSafe embedded application capability, enables us to develop products and bespoke applications that provide the highest levels of protection, with all application processes being completed within the FIPS 140 L2 security perimeter.

Learn more at [saltgroup.com.au](https://saltgroup.com.au)

## About Entrust nShield HSMs

Entrust nShield HSMs are among the highest-performing, most secure, and easiest-to-integrate HSMs available. They help facilitate regulatory compliance and deliver the highest levels of data and application security for enterprise, financial, and government organizations. Our unique Security World key management architecture provides strong, granular controls over access and usage of keys.

## Learn more

To find out more about Entrust nShield HSMs visit [entrust.com/HSM](https://entrust.com/HSM). To learn more about Entrust's digital security solutions for identities, access, communications and data visit [entrust.com](https://entrust.com)

To find out more about  
Entrust nShield HSMs

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**entrust.com/HSM**

## ABOUT ENTRUST CORPORATION

Entrust keeps the world moving safely by enabling trusted identities, payments, and data protection. Today more than ever, people demand seamless, secure experiences, whether they're crossing borders, making a purchase, accessing e-government services, or logging into corporate networks. Entrust offers an unmatched breadth of digital security and credential issuance solutions at the very heart of all these interactions. With more than 2,500 colleagues, a network of global partners, and customers in over 150 countries, it's no wonder the world's most entrusted organizations trust us.

Learn more at  
**entrust.com/HSM**

