

PRESS RELEASE

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LuxTrust Scan and LuxTrust Mobile for safer, simpler, more mobile online transactions.

In working closely with Banque de Luxembourg and Banque Internationale à Luxembourg (BIL), LuxTrust has developed an innovative new authentication solution offering a high level of security, which the two banks' clients can now use to log in to their online banking service.



LuxTrust Scan



LuxTrust Mobile

To improve their clients' experience of using online services, banks must juggle two seemingly contradictory needs: easier access to their services, and tighter security. To solve this, LuxTrust has developed safer, simpler and more mobile solutions: the LuxTrust Scan device and LuxTrust Mobile app. Banque de Luxembourg and Banque Internationale à Luxembourg (BIL) clients will be the first beneficiaries.

"Based on the transfer of contextual information encrypted with a two dimensional barcode, the technology applied by LuxTrust Scan and LuxTrust Mobile is not only user friendly but



offers a high level of protection against phishing and man-in-the-middle attacks”, said Bernard Antoine, Chief Customer Officer at Luxtrust.

When logging in to their account on the bank website, clients can choose a new method of identification using a QR code. This code will then be displayed on the computer screen and the client can scan it either with a LuxTrust Scan device or a smartphone with the Luxtrust Mobile app (available for iOS and Android). Once the transaction data shown on the device is validated, a one-time password (OTP) will be generated. This quick and easy process can also be used to confirm e-banking transactions. This new identification method complements those already offered by these banks.

“Given the surge in cybercrime, this unique collaboration with LuxTrust has allowed us to develop an innovative solution that gives our clients the maximum level of security when carrying out online transactions. We are now rolling this new system out to all of our clients, and this is now the main authentication method for accessing the bank’s digital services,” explained Romain Weiler, CIO and member of the Management Board of Banque de Luxembourg.

Olivier Debehogne, Head of Retail and Digital Banking and member of the Management Board of Banque Internationale à Luxembourg, added: *“The client experience is at the very heart of our focus and we are constantly seeking to improve it. We were the first to incorporate Touch ID into our BILnet Mobile application. With this new solution developed together with LuxTrust, the authentication step with a smartphone in order to access our online services combines speed, user friendliness and maximum security. It is a great leap forward for our clients, giving them a smoother, more mobile online experience.”*



ABOUT LUXTRUST

Founded in 2005, LuxTrust provides mobile digital identities and qualified signatures in accordance with the European eIDAS regulation. Services are mostly available as SaaS.

For more information: www.luxtrust.lu.

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ABOUT BANQUE DE LUXEMBOURG

Banque de Luxembourg has been active in private banking since 1920 and is one of the Grand Duchy's leading asset managers. It serves enterprising individuals and families by accompanying them at the most important stages of their lives, and offering them long-term wealth management solutions so that they can carry out their plans with complete confidence. With EUR 894.2 million of equity capital on 31 December 2015, Banque de Luxembourg employs 850 people and in 2015 returned profits of EUR 68.8 million.

For more information: www.banquedeluxembourg.com

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ABOUT BANQUE INTERNATIONALE À LUXEMBOURG

Founded in 1856, Banque Internationale à Luxembourg (BIL) is the oldest universal bank in the Grand Duchy. It has always played an active role in the main stages of development of the Luxembourg economy. It currently operates in retail, private and corporate banking, as well as on financial markets. Employing more than 2,000 people, BIL is present in the financial centres of Luxembourg, Switzerland (since 1984), Denmark (since 2000), the Middle East (since 2005) and Sweden (since 2016).

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