

HIAsecure launches the Strong Customer Authentication solution secured by human intelligence

#cybersecurity #authentication #computersecurity #PSD2

Now, more than ever, protection from cybercrime is a major issue for Europe, and the French start-up HIAsecure has developed a Strong Customer Authentication solution unobservable, unattackable and unhackable by automated means through the use of an additional factor inherent in human beings: intelligence. Inspired by cryptography, this innovative solution born from the imagination of two brothers, Marc and Arnault Olivier, will provide unparalleled security to financial establishments, institutions and companies as well as their users, customers and employees.

Paris, 13th October 2020 – HIAsecure, the French start-up that developed the Strong Customer Authentication Solution secured by human intelligence, enters the deployment phase.

" Two-thirds of cyber-attacks start with the theft of identifiers and Strong Customer Authentication is the key to protecting financial establishments, institutions and businesses against the upsurge in cybercrime that is assaulting Europe. The attacks carried out in France by Emotet since July, are a frightening example. In order to respond better to this virulent criminality, we have designed the Strong Customer Authentication solution that makes mass theft, phishing and brute force attack⁽¹⁾ ineffective by securing it through an additional factor inherent in humans: intelligence. Thus, it provides our customers and their users with an additional layer of security compared to existing systems, regardless of the degree of confidence of the terminal used to authenticate ", explains Marc Olivier, CEO and co-founder of HIAsecure.

An innovative solution inspired by cryptography

The idea of HIAsecure solution came during a discussion on cryptography.

L'idée de la solution HIAsecure a jailli au cours d'une discussion sur l'histoire de la cryptographie et des codes secrets. Think of the messages Julius Caesar sent to his armies during the conquest of Gaul, the messages of Russian secret agents infiltrating the United States after the Second World War, or the messages hidden in the treasure maps made for boy scouts... these are all based on the same principle. Only the recipients who possess the secret formula essential to decode them and know how to use it, can understand them.

Marc and Arnault Olivier had the intuition these approaches of communication and exchange encryption, totally mastered today and called symmetric cryptography, could be source of inspiration for customer's authentication. " *To succeed with a Strong Customer Authentication (SCA) by HIAsecure, the user must prove that he is who he claims to be: that is to say, know his secret formula and know how to use it to decode the instant message that it receives in order to transform it into an one-time password "*, explains Arnault Olivier, CTO of HIAsecure.

(1) **Mass identity theft:** Over 60% of users use the same usernames and passwords for all their accounts. Hackers run programs with stolen usernames and passwords on tens of thousands of sites until one works.

Phishing: Hackers collect personal or corporate data from the internet and then attempt to impersonate individuals and/or companies to mislead users. This type of attack usually involves counterfeit websites or messages with disguised URLs.

Brute-force attack: Hackers use tools that can crack a user's password by simply testing different passwords over and over again. Within 24 hours, most passwords are cracked.

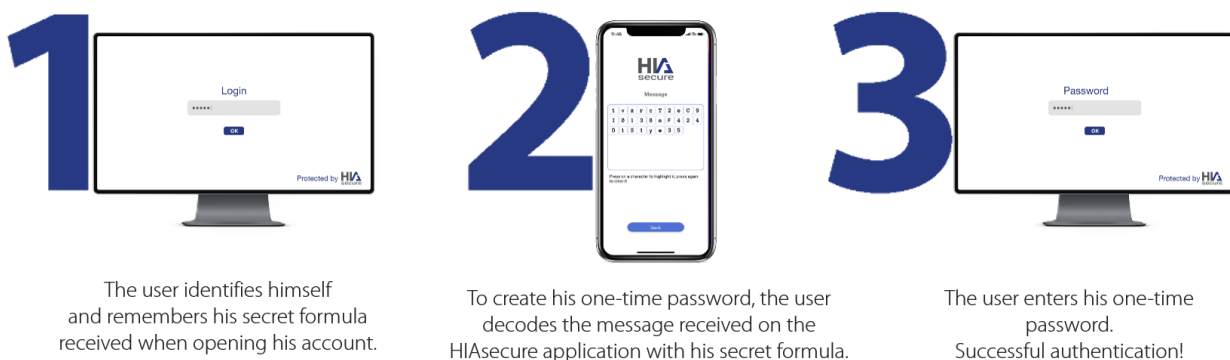
Marc is a man of action specializing in product marketing and business development who, as Director of Canal+, was at the heart of its launch in France and its international expansion. Arnault is a telecommunications engineer, specializing in innovation and software, who has successfully created and led two companies in the software sector for pay television. Alongside Philippe Dieudonné, an experienced leader and former Director in the education sector, they form the trio at the head of HIAsecure.

To transform their idea into an innovative SCA solution, they joined forces with a close-knit team of engineers and researchers, recognized experts in cybersecurity, embedded and transactional security on different processor frameworks.

A user-friendly and fun experience: It's a child play

User-friendly. The Strong Customer Authentication process takes less than 30 seconds.

The SCA secured by human intelligence in **3 steps** and takes less than **30 seconds**



Unparalleled security against mass theft, phishing and brute force attacks

Based on two factors: Knowledge - with a secret formula that only the user knows - and Possession - with a smartphone equipped with the HIAsecure application that only the user has -, the HIAsecure Strong Customer Authentication solution involves a third factor inherent in its user. It is his or her ability to use their secret formula to decode the received instant message and transform it into a one-time access code.

This mode of generating a one-time password is unobservable, non-attackable and non-hackable by automated means, regardless of the security of the hardware used. Additionally, any hacking of databases managed by HIAsecure or by its customers is rendered useless by the separation between the various servers of the company and those of its customers.

Patented technology

The multilingual and multi-alphabet technology at the heart of the HIAsecure solution is patented. It ensures the same level of security for all customers, while being a source of additional complexity for potential hackers.

An uncompromising response to compliance challenges

By going beyond the two factors required for Strong Customer Authentication, the HIAsecure solution provides an uncompromising response to the compliance challenges of banks and payment providers for the application of the Payment Services Directive (PSD2). Thanks to the anonymization of the user data of its customers, the solution complies with the provisions of the General Data Protection Regulation (GDPR).

Easy integration

Available in SaaS mode, the HIAsecure solution is compatible with all business IT systems: inherited infrastructure or cloud computing. It can be combined with other security solutions already in place. There's no need for hardware investment; it is available on license.

About HIAsecure

To protect companies and individuals from increasingly virulent cybercrime in Europe, the French start-up HIAsecure has developed a Strong Customer Authentication solution that is unobservable, non-attackable and non-hackable by automated means using an additional factor inherent in human beings: intelligence.

User-friendly and fun, it allows its users to generate a one-time access code from a secret formula that only they know. Compatible with all IT systems, the HIAsecure solution is easy to integrate while meeting financial constraints as well as business and compliance issues.

HIAsecure was created in 2017 by two brothers, Marc and Arnault Olivier, and their associates, capitalizing on the strength of innovation of a team of engineers and researchers who are experts in cybersecurity. It is supported by the Ile-de-France region and Bpifrance as part of its research, development and innovation program.

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