KEYLESS

How Keyless Helps

PSD2 SCA & Dynamic Linking

Simple, secure, compliant payments

PSD2 SCA mandates that all EU banks authenticate the identity of their customers by using at least two independent authentication factors and dynamically link transaction amount and account number. Our passwordless authentication solutions are multi-factor by design and provide dynamic linking for all electronic transactions. Built specifically for banks and fintechs, we help financial organizations comply with PSD2 SCA, simplify payments, increase completion rates, and prevent fraud.

Inherence
Who you are

Possession
What you have

+

Facial recognition and liveness detection

Device binding and verification

MFA with One User Action

Keyless combines the two strongest authentication factors of inherence and possession.

Each factor is verified independently of the other, providing true multi-factor authentication with a simple selfie.

Dynamic Linking for Payment Authorization

Keyless dynamically links transaction amount and account number by generating a unique and independent one-time code after each successful transaction.

1001
0111
0101

TRANSACTION

PAYEE

AMOUNT
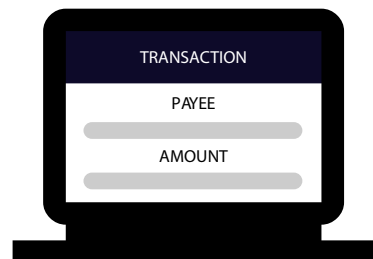
Case Study

An international bank based in the EU was looking for a PSD2-compliant authentication solution that offered Strong Customer Authentication with Dynamic Linking while minimizing user friction. After evaluating several vendors, Keyless emerged as the clear choice due to its unique ability to authenticate possession and inherence independently, ensuring true MFA with just one look across any device. This decision reinforced the bank's commitment to ensuring a frictionless user experience that protects user accounts while meeting strict PSD2 and GDPR requirements.