



Authentication in 2026: What's next for digital banking?



**PETR
DVORAK**

CEO & Founder

About Wultra.

Wultra provides modern post-quantum authentication designed for banks and fintech companies, ensuring secure and seamless access to digital services.

FOUNDED

2014

CUSTOMERS

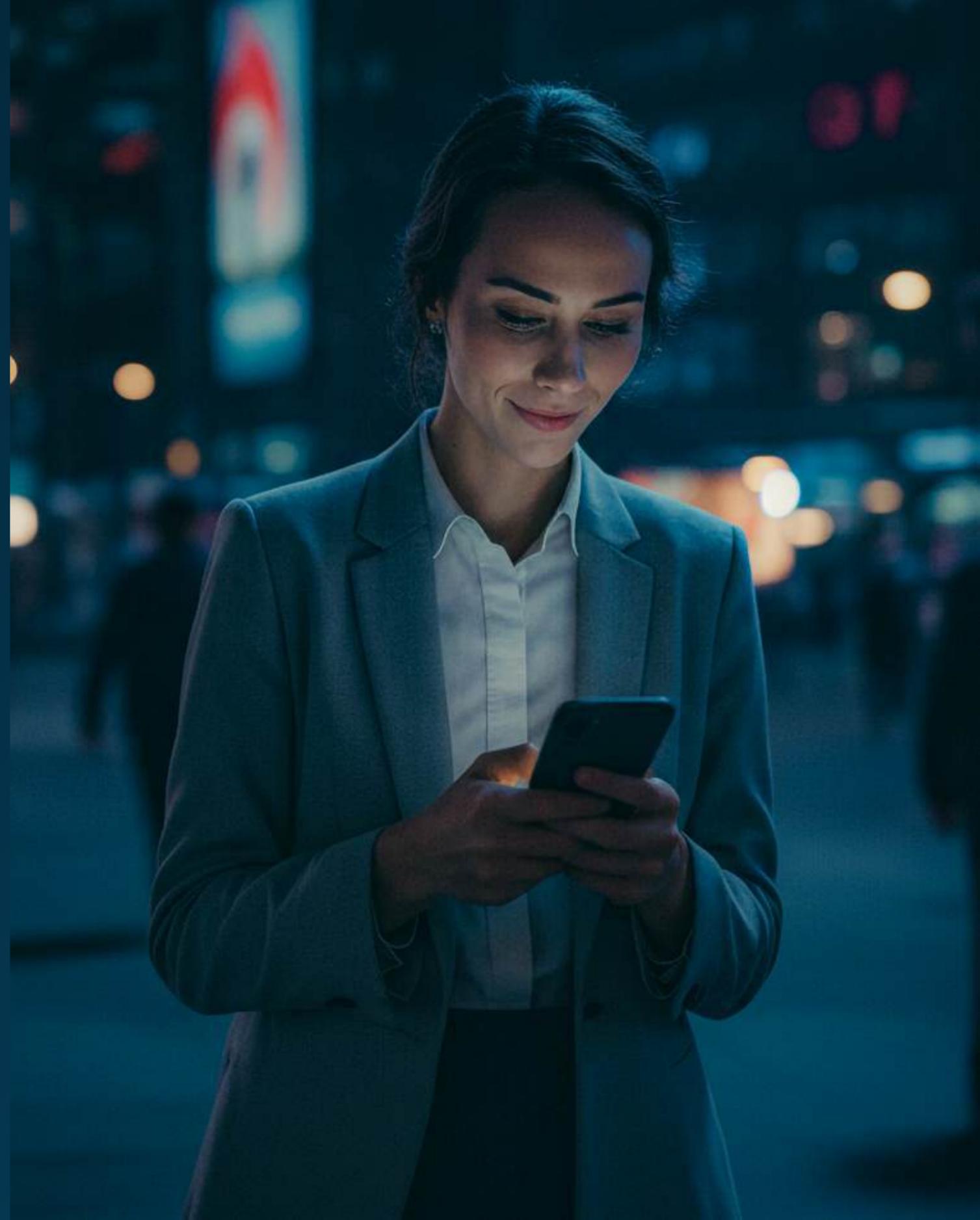
70+

COUNTRIES

25+

TEAM

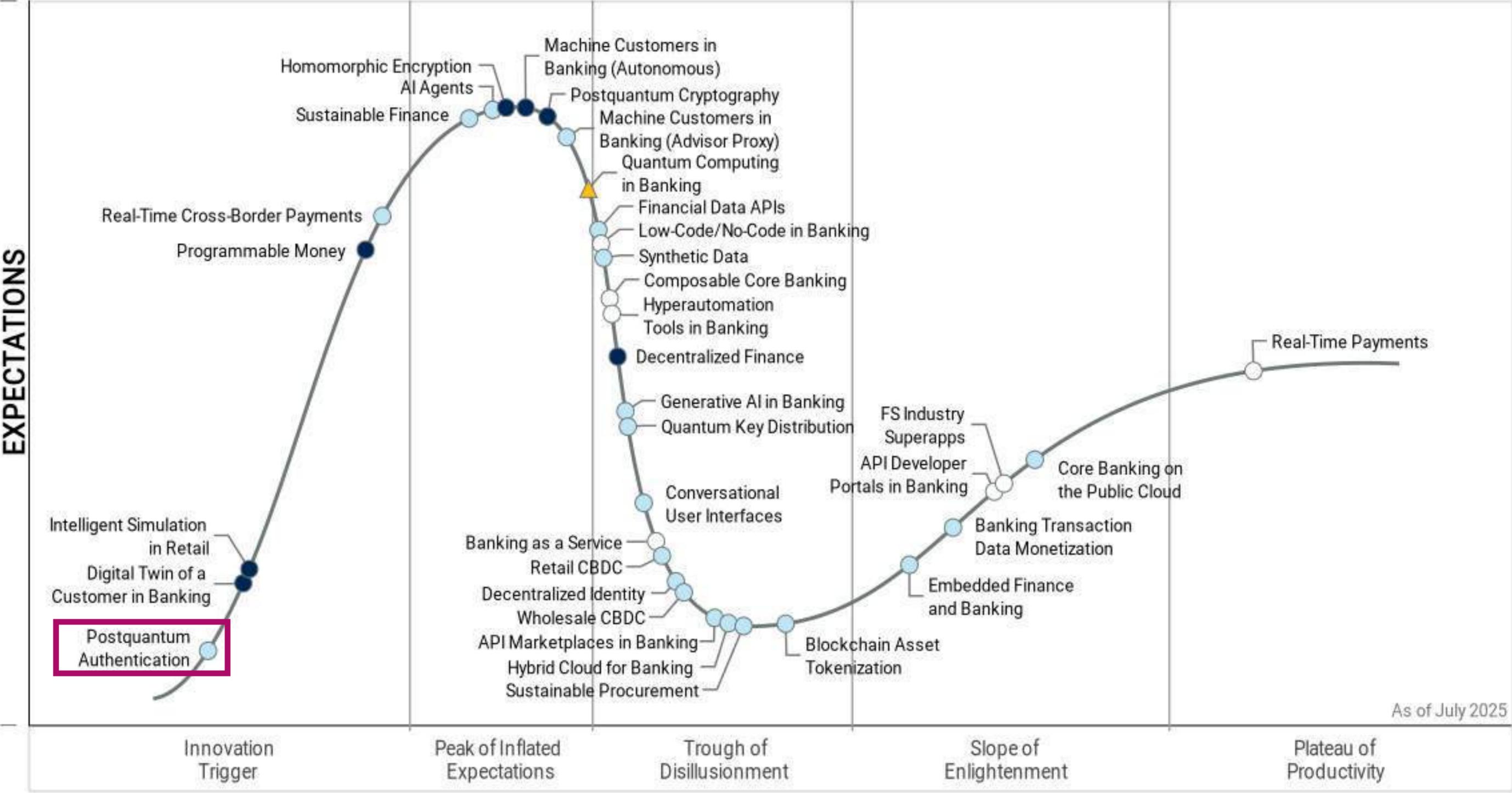
50+





Leaders in post-quantum authentication

Hype Cycle for Digital Banking Transformation, 2025



POST-QUANTUM AUTHENTICATION

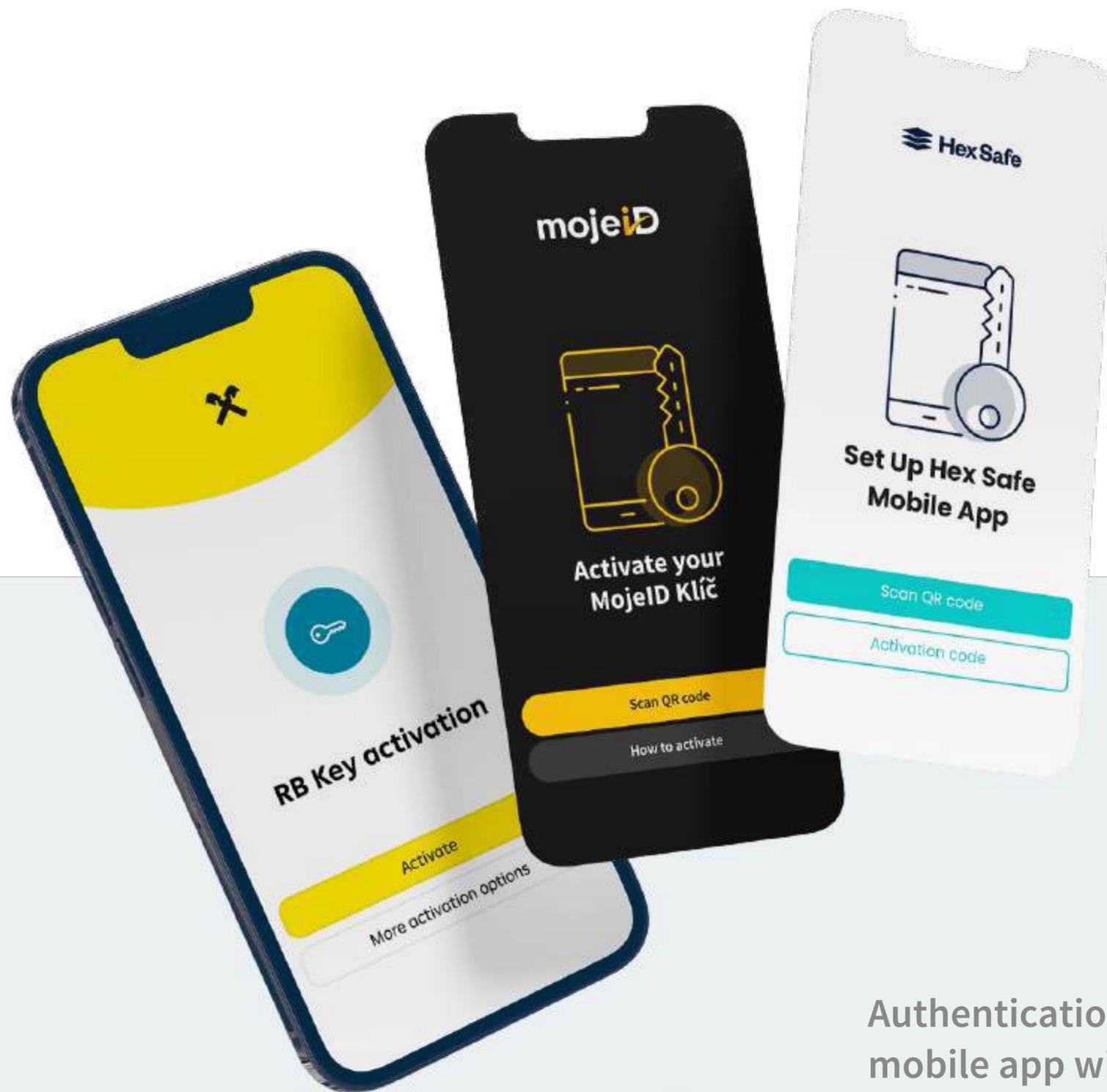
enters the innovation roadmap



By 2029, advances in quantum computing will weaken and break the conventional asymmetric cryptography that underpins many authentication methods.

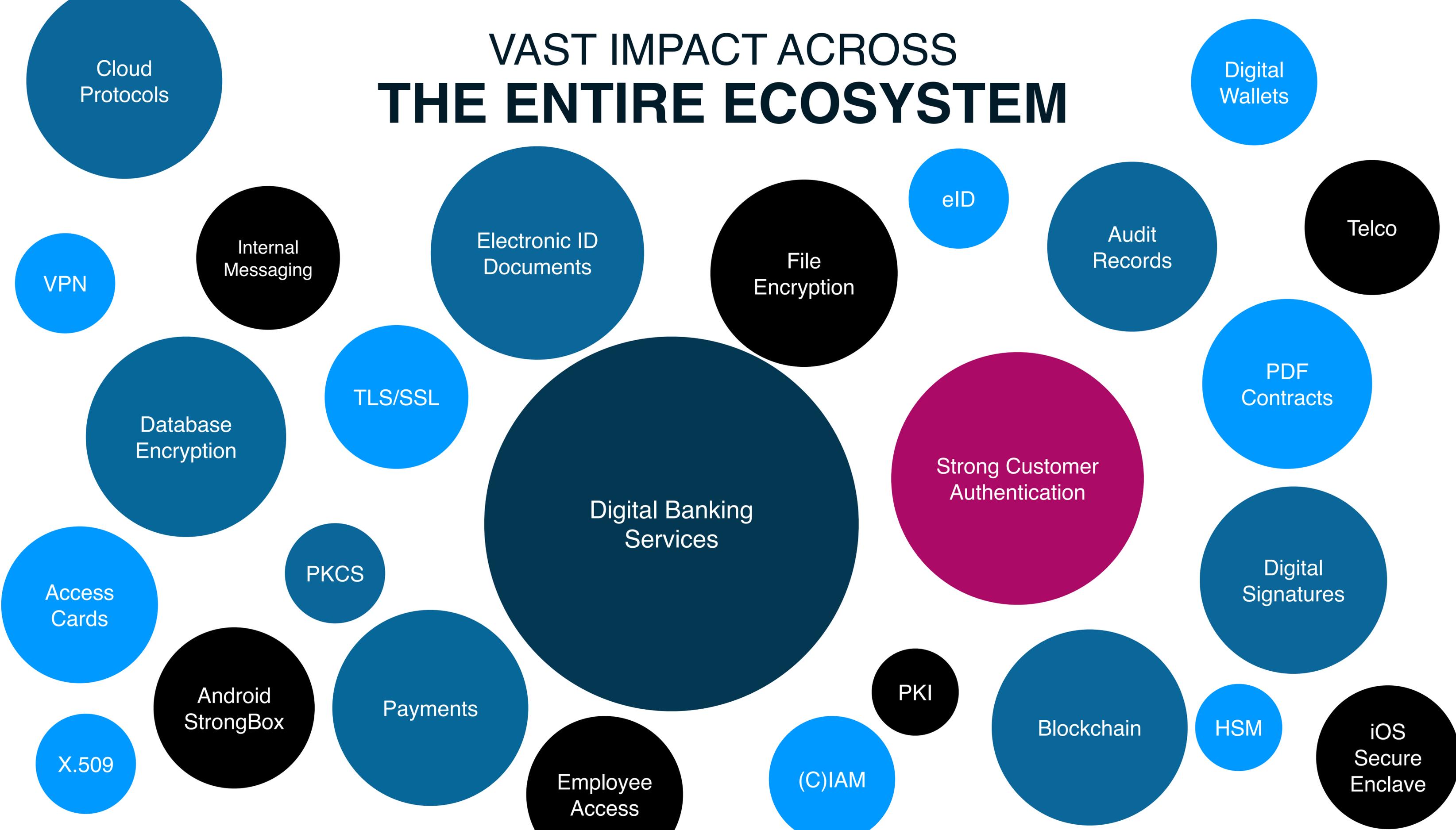
Source: Gartner, Hype Cycle for Digital Identity, 2025, published on 14 July 2025,
By Nayara Sangiorgio, Nathan Harris.

SAME USER EXPERIENCE, BETTER TECHNOLOGY



Authentication via
mobile app with
Face ID or PIN code

VAST IMPACT ACROSS THE ENTIRE ECOSYSTEM



The right time to act: Yesterday



**HARD DEADLINE:
2030**



**Q-DAY
IS APPROACHING**



**REGULATORY
PRESSURE IS RISING**



**TRANSITIONING
TAKES TIME**

**Sticking with legacy
authentication
is no longer an option.**





Identity leaders at banks face pressure from several distinct directions





Five sources of pressure on digital identity



Regulatory
Changes



Increasing
Fraud Rate



Disruptive
Technology



Customer
Preferences



Business
as Usual





EUDI-W



PSD3/PSR1

**Regulatory
Changes**



DORA



MICA

REGULATORY CHANGES

EUDI-W

- ★ Banks should accept wallets by the end of 2027
- ★ Online and in-person identity
- ★ Customer onboarding, SCA, payments, and more



REGULATORY CHANGES

PSD3/PSR1

- ★ Liability shift will reveal the true cost of cybercrime
- ★ Alternative means of SCA that do not depend on smartphones



PRODUCT HIGHLIGHT

Talisman Hard Token

- ★ Based on the FIDO2 standard
- ★ USB connected
- ★ Visual transaction confirmation
- ★ PIN keypad for 2FA



REGULATORY CHANGES

DORA

- * Requires maintaining an up-to-date inventory of cryptographic primitives
- * Personal liability for insufficient measures



REGULATORY CHANGES

MiCA

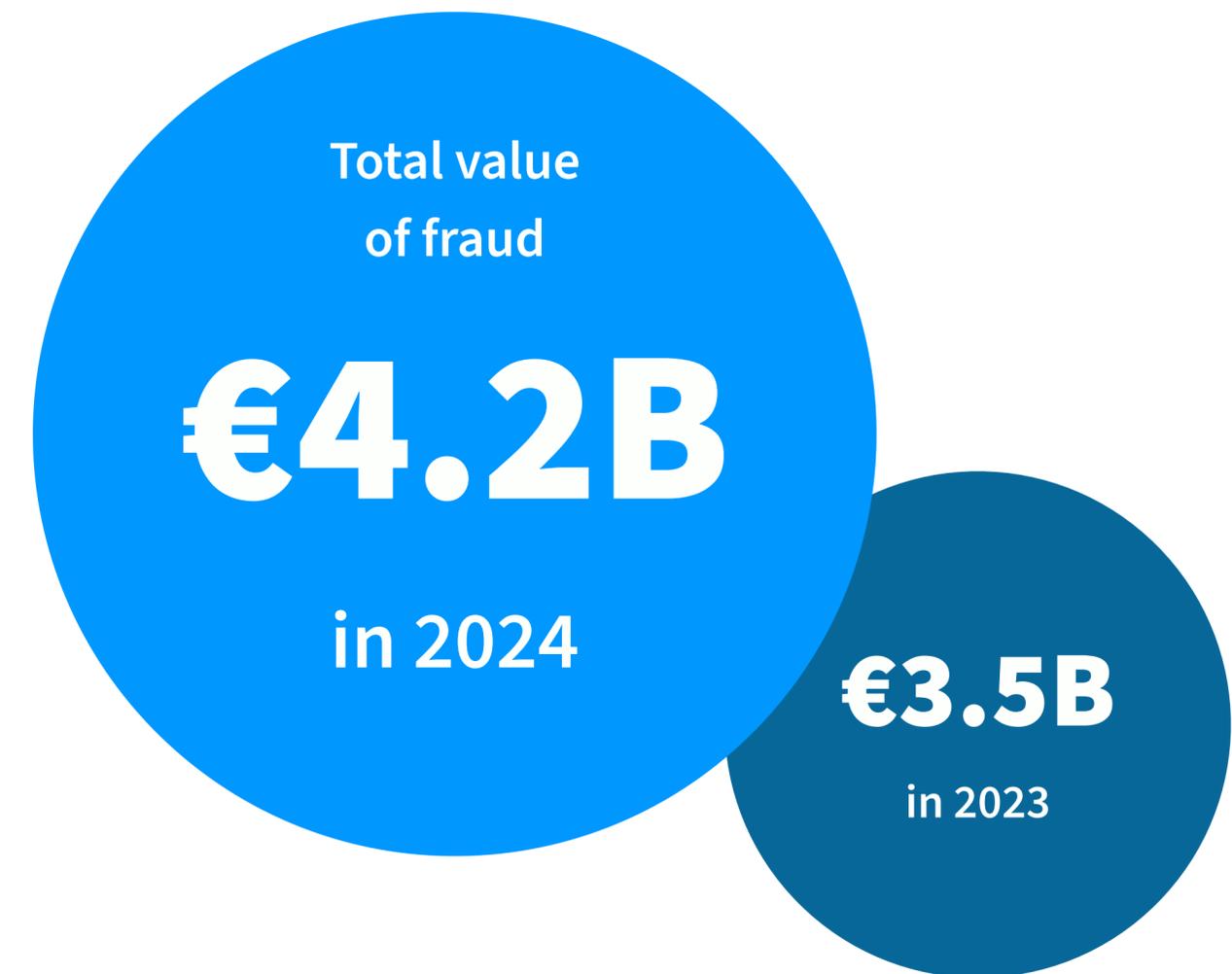
- ★ Cryptocurrencies enter the mainstream
- ★ The Czech National Bank received 248 applications, approved 6, and used AI to pre-qualify submissions



INCREASING FRAUD RATE

Advanced attacks targeting customers' identities

- ★ Emerging: Deepfake attacks and camera injection
- ★ Current: APP fraud, remote desktop attacks, social engineering, phishing, mobile malware



PRODUCT HIGHLIGHT

Identity Verification

- Digital Onboarding:** Onboard new customers digitally
- Access Recovery:** Register new customer device
- Identity Re-Verification:** Keep customer records up-to-date
- Authentication Step-Up:** Strong identity verification for sensitive activities



Optical ID Document Capture

140+ countries
supported



NFC ID Document Readout

160+ countries
supported



Advanced Facial Biometrics

With deepfake
and injection
attack
prevention



National eID and Digital ID Wallets

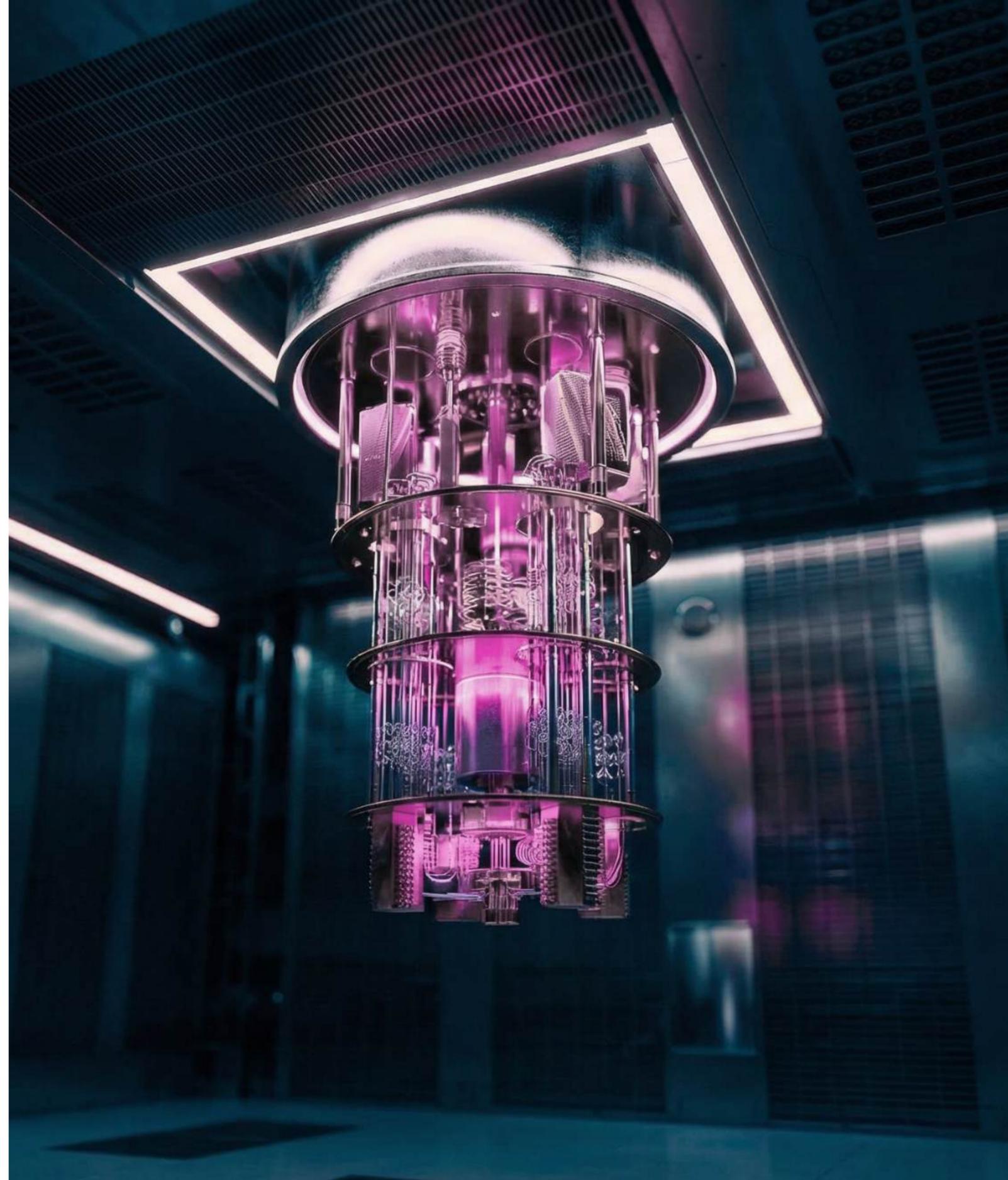
Supporting
OAuth 2.x,
OpenID Connect
(OIDC), VC



DISRUPTIVE TECHNOLOGY

AI and Quantum

- ★ Access to banking services via non-human users and agents
- ★ Embedded finance 2.0 and the evolution of open banking
- ★ Quantum opportunities versus quantum threats



CUSTOMER PREFERENCES

Customers have more choices

- ★ Instant SEPA payments
- ★ New technologies result in changing usage patterns
- ★ Accessibility and inclusivity



BUSINESS AS USUAL

The regular course of business does not go away

- ★ Vulnerabilities, system updates, and new platform and OS versions
- ★ New business features and applications to support
- ★ Employee performance





Regulatory
Changes



Increasing
Fraud Rate



Disruptive
Technology

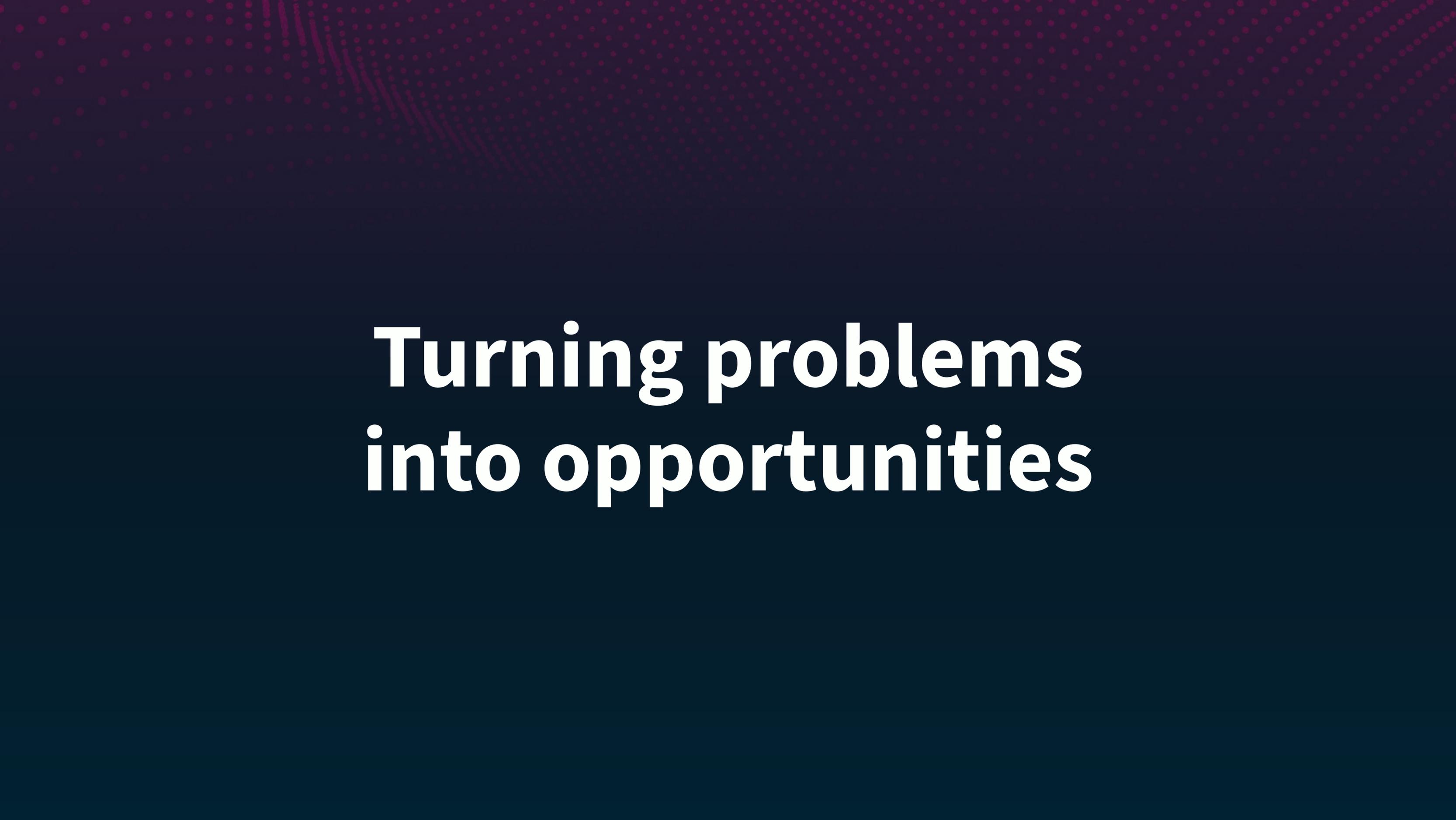


Customer
Preferences



Business
as Usual





**Turning problems
into opportunities**



Start early.

Embrace the necessary changes.

The real risk is making the transition harder than it needs to be.

- Strategy versus acting reactively
- Increased pressure on internal teams
- Limited vendor availability



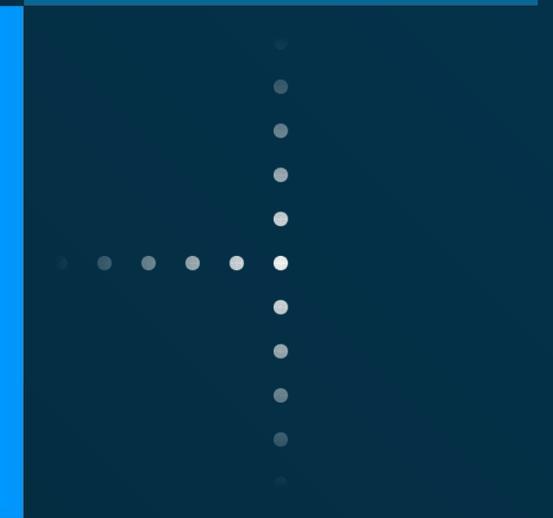
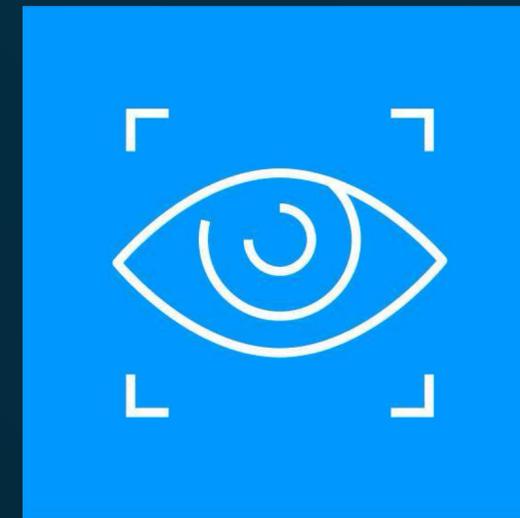
Seek tangible auxiliary benefits.

- Remove friction from the customer experience
- Reduce costs associated with legacy systems
- Provide trusted, verified identity as a product
- Issue credentials to wallets to enable new use cases
- Expand the customer base through inclusivity



Identity-centric security becomes critical.

- Fortify digital identity with fraud prevention features
- Crypto agility and quantum safety as a new mandatory requirement





Let's *stay* in touch!



**AMAL
NAZAR**

Head of GTM



BOOK
A MEETING