

# Fintech Leverages Biometrics to Achieve PSD2 Compliance



## Challenge

The account expense platform relied on SMS OTPs to authenticate payments, creating friction, SIM-swap risk, and failing to meet PSD2 compliance requirements.

## Results

WithLess deployed PingOne Recognize in two weeks, enabling PSD2 SCA-compliant multi-factor authentication with one glance.

## Objective

WithLess set out to enable PSD2 SCA compliance by looking for a solution that could dynamically link transaction amount and account details. The solution they wanted also needed to be able to

**WITHLESS**

**Industry**  
Financial  
Services

## Challenge

As a growing SaaS platform managing expenses, account payables and procurement, WithLess needed a solution that introduced minimum friction—both during deployment and during ongoing use.

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## Solution

WithLess implemented Zero-Knowledge Biometrics using PingOne Recognize. Deployed in the WithLess app via SDK, it authenticates both the user's face and device with a single glance. This built-in multi-factor authentication flow replaced existing SMS OTPs, and crucially, the lightweight SDK enabled rapid integration and rollout in under two weeks.

## Results

By replacing SMS OTPs, WithLess reduced SIM-swap exposure and strengthened security. Customers can now authenticate consistently across the WithLess app, and sensitive actions are protected by biometric step-up authentication.



The simplicity and effectiveness of the API allowed us to deploy an advanced biometric authentication system in record time.

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