

HIGHLIGHTS

Drive growth

Dramatically reduce friction across channels to increase customer loyalty

Quickly meet regulatory requirements

Leverage multi-factor authentication, risk analytics and mobile app security to meet PSD2, GDPR and other regulations

Reduce fraud

The combination of risk analytics with machine learning and extensive rules sets stops more fraud and simplifies deployment

INTELLIGENT ADAPTIVE AUTHENTICATION

A uniquely intelligent authentication solution designed to drive growth, by improving the user experience across all channels, meet strict regulations, and dramatically reduce fraud

Banks and financial institutions are focused on growth supported by satisfying customer expectations for simple and seamless banking transactions across all devices, channels and locations. However, banks must also ensure the right level of security to prevent fraud and meet strict regulatory requirements.

OneSpan Intelligent Adaptive Authentication enables banks and financial institutions to easily achieve growth, compliance and fraud reduction goals by leveraging advanced risk analytics, multi-factor authentication and mobile app security technologies.

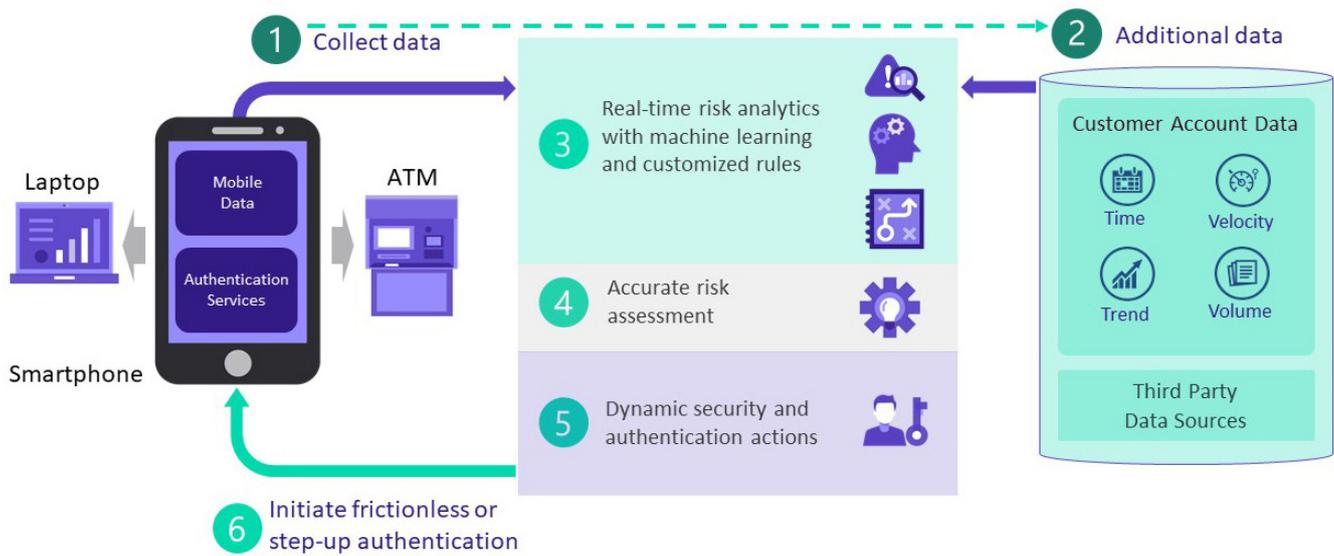
Meet growth objectives, while reducing risk and costs

- Customer experience: Deliver a consistent and frictionless user experience across digital channels to increase loyalty and services utilization
- Risk and fraud: Stop more fraud, including account take-overs, with a powerful risk analytics engine leveraging machine learning
- Compliance: Meet the strictest compliance requirements, including PSD2, with strong authentication, risk analytics and mobile app security
- Visibility and control: Unique and intuitive administration with the power to make authentication changes to the largest end user populations in minutes
- Open architecture simplifies integration of future third party fraud services
- Reduce deployment time and cost by leveraging the latest orchestration technology along with pre-configured machine learning models and rule sets

Benefits by business owner

- Business managers: fast, frictionless user experience; consistency across devices; faster time-to-market for new capabilities
- Security & fraud managers: advanced authentication options including behavioral biometrics; fast integration of new fraud technologies; leading risk analytics leveraging machine learning
- Compliance managers: single platform approach to compliance; simplified audit process; support for EU PSD2 and GDPR
- IT managers: fast integration of new endpoint technologies; flexible applications; dramatically less coding, development and complexity

HOW IT WORKS



Intelligent Adaptive Authentication step-by-step

The OneSpan Intelligent Adaptive Authentication solution analyzes and scores hundreds of user, device and transaction data, in real-time, to determine the precise authentication requirements for each transaction.

- Steps 1-2: Collects comprehensive data on the integrity of the device and mobile apps, the behavior of the user, transaction details and other key contextual data across all digital channels.
- Steps 3-5: Leverages the machine learning equipped risk analytics engine, at the core of our Trusted Identity Platform, to analyze and score each transaction to get the most clear and complete view of fraud.
- Step 6: Takes action based on a precise risk score. So higher risk transactions will dynamically initiate a step-up authentication process and lower risk transactions are completed seamlessly. Mobile provides user convenience to step-up security in other channels like online and ATM.

Key differentiators

- Deep assessment and utilization of device and mobile app integrity
- Support multi-modal biometric capabilities including fingerprint, face recognition, FaceID and behavioral biometrics
- Pre-configured and customizable rule-sets combined with supervised and unsupervised machine learning algorithms to better detect fraud in real-time
- Future-proof platform that supports future third party data integrations
- Supports strong multi-factor authentication and transaction signing
- Supports an extensive mix of both software and hardware tokens



OneSpan enables financial institutions and other organizations to succeed by making bold advances in their digital transformation. We do this by establishing trust in people's identities, the devices they use, and the transactions that shape their lives. We believe that this is the foundation of enhanced business enablement and growth. More than 10,000 customers, including over half of the top 100 global banks, rely on OneSpan solutions to protect their most important relationships and business processes. From digital onboarding to fraud mitigation to workflow management, OneSpan's unified, open platform reduces costs, accelerates customer acquisition, and increases customer satisfaction.

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