

ActivID® Authentication for Digital Banking



Identity and Access Management Solutions

Versatile Authentication for Digital Banking





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ACTIVID AUTHENTICATION SOLUTION BENEFITS:

- **Increase your customers' trust:** deliver a multi-factor authentication solution to your customers to minimize the risk of fraud.
- **Allow your customers to bank anywhere, anytime:** Secure all banking channels with a consistent, intuitive and easy-to-use authentication solution.
- **Stay one-step ahead of the competition by safely embracing modern banking trends:** Enable the open banking transformation to deliver safe services to third parties.
- **Ensure regulatory compliance:** Meet and exceed authentication-related regulatory requirements. (PSD2, Open Banking, PCI-DSS 3.2, 23 NYCRR 500, and more)
- **Reduce Operational Costs:** Quickly and easily deploy the latest authentication methods from a single solution to minimize the expense of building and maintaining multiple infrastructures.

As banks enhance online and mobile channels, in response to competition and user demand, they must address risks associated with authenticating their customers. Strengthening security and compliance is an on-going challenge. HID Global's® ActivID® Authentication solution gives banks a unique advantage by delivering a turnkey solution that allows banks of all sizes to quickly deploy the authentication they need to keep the bank and their customers safe.

HID Global's ActivID Authentication Solution provides a complete, versatile authentication solution for banks- from user name and password to a variety of strong authentication mechanisms. The ActivID Authentication Solution gives banks the flexibility to meet current and future needs for a range of user, device and service-channel options.

The ActivID Authentication Solution can be up and running quickly allowing banks to confidently bring innovative products and services to market across multiple service channels. As a result, banks can use more flexible, lower-cost channels that can reduce costs and increase the overall profitability of their offerings.

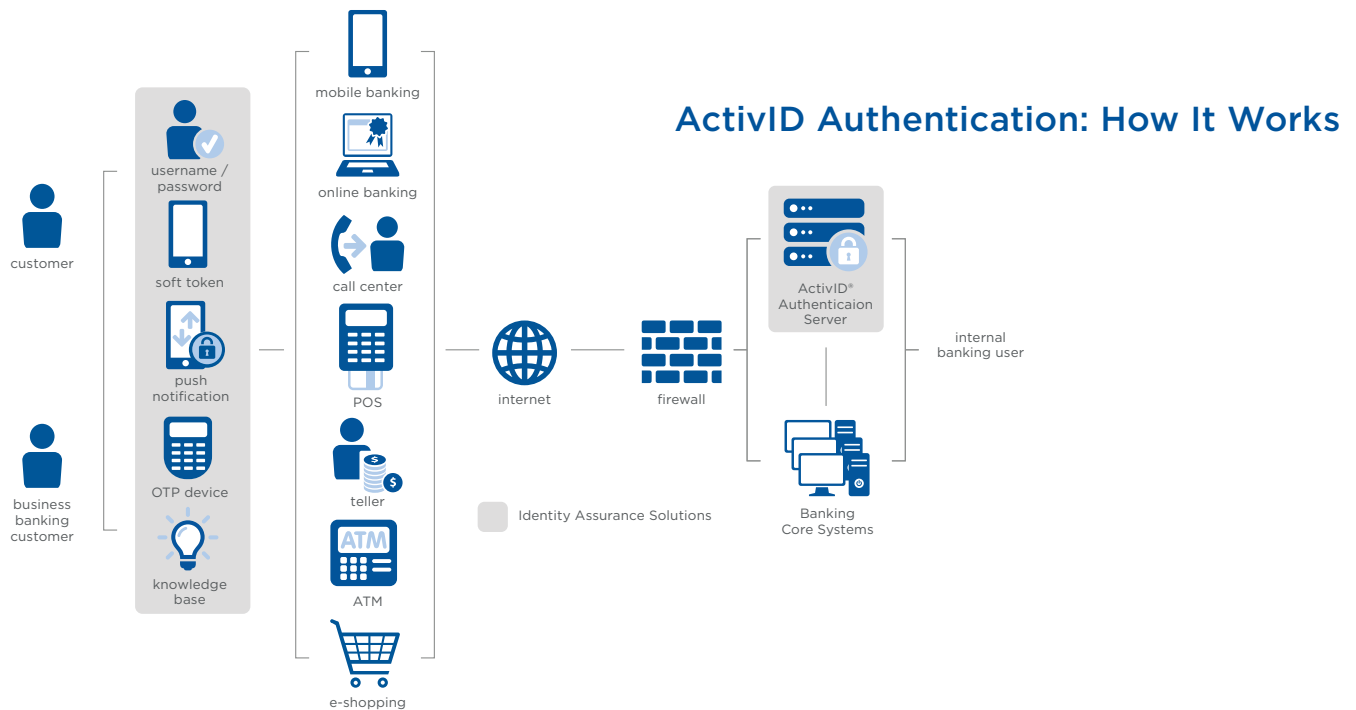
HID Global's ActivID Authentication Solution enables banks to tailor the authentication method and authenticator to specific user groups and risk levels. By providing an open and extensible framework, organizations can easily add new authentication methods and credential types to respond quickly

to evolving business requirements.

The product enables banks to use a consistent authentication model across all customer service channels and provides a full omni-channel experience. The solution is designed to maximize authentication versatility and scale from thousands to millions of users.

HID Global's ActivID Authentication Solution provides the following capabilities:

- Support for both user authentication and transaction verification
- A broad choice of strong authentication methods, based on open standards (e.g. OATH, PKI), as well as proprietary models
- Support for HID Approve, a mobile app that allows users to verify access requests and transactions, in an intuitive and easy-to-use manner, increasing trust of the customer in digital channels
- Support for hardware tokens, software tokens, smart cards and out-of-band authentication, using Short Message Service (SMS) or push notifications
- Strong password policies and back up authentication methods, including security questions.
- Centralized, tamper evident audit logs for tracking transactions across channels and simplifying compliance
- A highly scalable deployment architecture



- Centralized authorization services
- Multiple integration approaches, ranging from standardized protocols like RAIDUS, SAMLv2 to standard-based API integration with OAuth, OpenID Connect and SCIM for customized work flows and to facilitate integration with the Open Banking ecosystem.

HID Global's Authentication Solution is available in a variety of versions – including software, hardware appliance, or virtual appliance – to match your deployment preference. These versions offer a variety of high-availability, backup and restore, and scalability features and functionality that best meet your specific budget and business requirements.

Authentication Server is also pre-integrated with Temenos T24 core banking platform, resulting in faster deployment.

HID Risk Management Solution

HID Risk Management Solution is a threat and fraud detection system that gives businesses and consumers a new defense against cybercrime, protecting customer data and defending against fraud, malware and data breaches. Working transparently to the user, it protects digital transactions from a wide range of threats, including Trojan, account takeovers, financial malwares, phishing, social engineering, user device monitoring, web and app hacking and man-in-the-browser (MitB) attacks. It helps businesses detect and prevent fraud from compromised

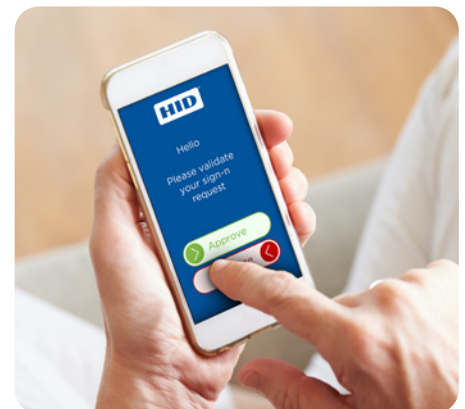
devices or accounts. Importantly, it works on any connected devices, including laptops and notebooks, tablets and smartphones.

HID Approve

HID Approve is a customizable mobile app that delivers a simple and secure way for users to authenticate and validate their access requests and transactions. It provides:

- **Trusted Identity** - Increase your customer's trust and reduce fraud with a state of the art secured mobile solution
- **Seamless Experience** - Push notification provides a simple, but secure way for users to validate access and transaction requests
- **Simplified Compliance** - HID Approve meets requirements for compliance with the PSD2, FFIEC, and PCI-DSS 3.2 regulations
- **Lower Cost of Ownership** - Out-of-the-box customization enables organizations to keep their brand at the forefront of the user experience without the need to build and maintain a custom mobile app
- **Flexible Deployment** - The functionality is available as a turn-key application or a Software Development Kit for integration into existing mobile banking apps.

HID Professional Services technical expertise and project management resources are available to assist in the complete design and implementation of your customized solution.



HID Approve mobile application



*HID ActivID®
Authentication Appliance*

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