

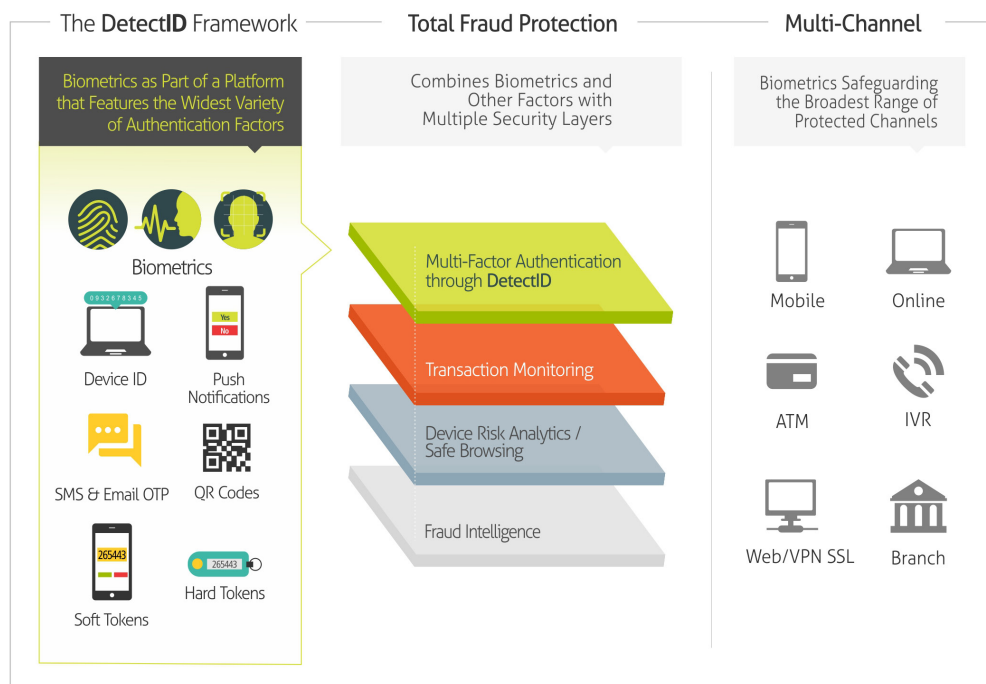
# Biometric Authentication: More Convenience, Less Friction



State-of-the-art user verification is essential for confirming that users are who they say they are – but too much friction can repel the customers you are trying to protect. Biometric technologies, as part of an adaptive authentication system that combines identity confirmation with other risk-based variables, can ensure that only legitimate users access sensitive data and accounts without having to just through all the hoops.

## Highlights:

- > Facial, voice and fingerprint recognition that helps enable simple and safe access.
- > Reduces customer friction and reduces the need to memorize passwords or type in security codes.
- > Protection in the blink of an eye – Liveness Detection technology prompts users to blink their eyes to authenticate a transaction, thwarting fraudsters who might try and circumvent facial scanners with end user pictures.
- > Part of an authentication framework that offers the most extensive series of different factors across all channels.
- > Start trusting mobile with SDKs for biometric security integrated into your application.
- > Android and iPhone iOS API support, allowing for different phones to add fingerprint validation. Fingerprint readers can be combined with Push notifications for strong, layered user authentication.



## Biometric Authentication Factors

### Turn Users into Their Own Passwords

Combine frictionless access with a high level of accuracy to strike the right balance between convenience and security. Your customers become their own passwords by leveraging their unique physical features to protect their accounts and safeguard transactions.



**Touch**

Everyone has a unique, unchanging fingerprint. Use this to protect management of your mobile apps.



**Voice**

The way you speak is as unique as a snowflake. Leverage this on any channel. Just say a simple phrase and you're in!



**Face**

Technology measures and records various points on a human face. The user just takes a selfie on their mobile device in order to authenticate access to any channel.

### Complements Risk-Based Authentication

Biometrics can also assist with risk-based authentication. If a transaction falls outside a user's normal habits or comes from a risky device or location, a biometric challenge is sent to the user's device to help verify that it is legitimate. This greatly reduces alert volume and false positives, enhancing accuracy for an optimal user experience with minimal interruption.

### Wink of the Eye, Wag of the Finger

Defend against cybercriminals who try to circumvent rudimentary facial scanners by using still photos – with next-generation Liveness Detection, users are required to move to prove they're a real person. Fingerprint authentication supports all Android OS and iOS phones with built-in fingerprint readers

### Complete Flow

APIs for registration, authentication, resets and more are covered by the solution to allow for full customer lifecycle management.

### Part of the Total Fraud Protection<sup>®</sup> Strategy

Easy Solutions' suite of fraud protection products and services can ensure maximum security and complement biometric verification with additional layers of validation, including tokens, device analytics, user profiles and more.

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### DetectID - Additional Features

- Multi-Channel Support: Online, Mobile, ATM/POS, IVR & Branch Offices
- Management Console for Administration & Auditing
- APIs for Integration and Administration through Web Services, RADIUS & SAML
- SDKs for Integration of Biometrics into Mobile Apps