

AUTHENTIFY® PLATFORM SOLUTION SUITE

Improving Customer Experience and Optimizing Risk Management

Organizations continue to increase fraud mitigation efforts as data breaches and cybercrime become more prevalent. Fraud attempts as well as online and mobile fraud losses are expected to grow.

Of top concern is the ability to deliver the convenience and increased functionality customers desire in the skyrocketing online and mobile commerce world while balancing evolving, complex fraud mitigation strategies.

As the transition to faster payments takes shape, organizations seek to fill the gaps in their authentication strategies as cyber-crime evolves with phishing, malware, bots, call spoofing, jail broken devices, cross-channel/product fraud and more.

Financial Institutions (FIs) ability to determine the most effective and appropriate techniques to authenticate the “always connected” customer based on the organization’s risk tolerance is fundamental.

However, navigating authentication in the risk management process is often overly complex, disjointed as well as resource intensive and time consuming.

SIMPLIFY AND UNIFY AUTHENTICATION THROUGH A SINGLE API: INTRODUCING THE AUTHENTIFY PLATFORM SOLUTION SUITE

Early Warning recognized the need to simplify and unify how authentication is administered to enable greater flexibility and customization of risk mitigation strategies while decreasing the operational inefficiencies that typically accompany individual point solution implementations.

Now, through the *Authenticate* Platform Solution Suite, organizations can engage and manage multiple authentication methods, both new and existing solutions, through a common core API. With centralized control and a seamless integration point, authentication capabilities can be administered more efficiently in alignment with the risk of a given transaction.

With higher risk transactions increasingly occurring in the mobile channel, the *Authenticate* Platform Solution Suite harnesses the power of the mobile device to provide better security in an omni-channel environment. Capabilities include real-time connectivity to telcos and Mobile Network Operator (MNO) intelligence, trusted device binding, device hardware and software security and more.

Implementation projects typically required to engage new authentication methods can now be eliminated and innovative authentication capabilities can be brought to bear much faster than ever before.



One Vendor. One Implementation.

IMPROVE CUSTOMER EXPERIENCE

- Enable consumers to more seamlessly enroll and activate new accounts, verify transactions, initiate online and mobile payments
- Enable new functionality in the online and mobile channel through improved authentication
- Reduce customer friction

OPTIMIZE RISK MANAGEMENT

- Single API to centralize and control existing legacy authentication methods with new authentication capabilities
- Select the most appropriate authentication method based on transaction risk
- Ability for two-factor and multi-factor out-of-band authentication (OOBA)
- Enhance OOBA delivery by leveraging MNO intelligence to associate device ownership with recipient before SMS is sent.
- Evolve payment risk mitigation strategies
- Detect and prevent Man-in-the-Middle and Man-in-the-Browser attacks
- No device left behind – authenticators available to work with any device

IMPROVE OPERATIONAL EFFICIENCIES & REDUCE RESOURCE REQUIREMENTS

- Eliminate implementation and integration projects required when adding additional authentication processes
- Simply turn on additional authenticators as-needed – no additional implementation required
- Employ the latest authentication methods faster than ever before

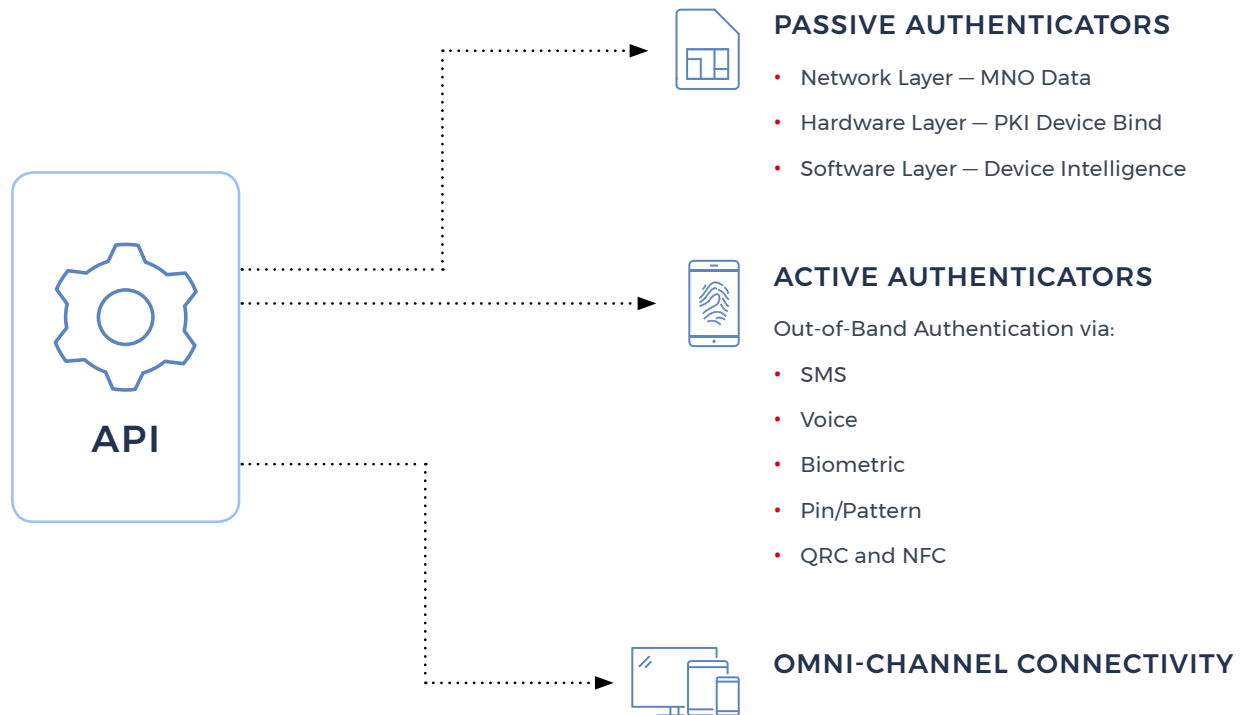
The *Authentify* Platform Solution Suite

- Identify the level of risk for a particular transaction
- Employ optimal authentication resources based on risk tolerance
- Manage layers of authentication factors as needed
- Utilize somewhere you are or something you know, have or are

EXAMPLES OF INTERCHANGEABLE AUTHENTICATORS

OTP via SMS, Voice	Passcode, PIN, Pattern	Bank Data
Telco Data	Fortified OTP	Government Sources
MNO Data	NFC Based	Utility Data
Device Binding	Contributed Intelligence	Third-party Data

One API powers an omnichannel, multi-factor authentication solution.



For more information about *Authentify*® Platform Solution Suite, contact an Early Warning Account Manager at [earlywarning.com/pymt](https://www.earlywarning.com/pymt).

ABOUT EARLY WARNING

Early Warning Services, LLC, is a fintech company owned by seven of the country's largest banks. For almost three decades, our identity, authentication and payment solutions have been empowering financial institutions to make confident decisions, enable payments and mitigate fraud. Today, Early Warning is best known as the owner and operator of the Zelle Network®, a financial services network focused on transforming payment experiences. The combination of Early Warning's risk and payment solutions enable the financial services industry to move money fast, safe and easy, so people can live their best financial lives. To learn more about Early Warning, visit [earlywarning.com](https://www.earlywarning.com).

