

ID.X AUTHENTICATE

Adapt authentication to risk levels and use cases



A user-focused authentication solution that takes into account the context and the risk level of transactions is key to improve customer satisfaction, reduce fraud and meet regulations.

Embracing diversity

“Authentication” is the process of determining if users are whom they claim to be, by requiring them to provide pieces of evidence to prove their identity. It occurs each time a user attempts to access a service or perform a transaction.

Authentication factors can be categorized as:

- › Inherence (fingerprint, face, iris, voice...)
- › Possession (token, smartphone...)
- › Knowledge (password, PIN...)

Other risk signals such as behavioral (location, transaction history, device usage...) can be taken into account.

There is no “one size fits all” approach to authentication, in that it needs to take into account the:

- › Business strategy
- › Varying risk levels of transactions
- › Variety of applications, channels and user profiles

- › Evolution of fraud and rapid technological development
- › Wide range of authentication factors available.

ID.X Authenticate

ID.X Authenticate provides an adaptable platform capable of responding to the authentication needs of any service provider, regardless of the application, use case or channel. It enables adaptive authentication, adjusting the stringency of the authentication process to the level of transaction risk with:

- › Multi-factor authentication
- › Biometric authentication
- › Risk-based authentication
- › Federated authentication

ID.X Authenticate is part of the ID.X Identity Platform by IDEMIA. The ID.X Identity Platform is a universal platform for secure and trusted digital identity proofing, management and authentication.

Benefits



Convenience

Adapt to user context

Leverage mobile and biometrics for more security and convenience

Enable a frictionless customer experience



Operations and profit optimization

Create new value-added services for revenue streams

Reduce fraud losses

Improve efficiency in administering authentication



Trust and compliance

Comply with latest regulations (PSD2 SCA¹, eIDAS², GDPR³)

Establish trust in transactions

¹ PSD2 SCA: Payment Service Directive 2 requirements for Strong Customer Authentication

² eIDAS: European regulation on electronic identification and trust services for electronic transactions

³ General Data Protection Regulation

Why IDEMIA?

Global leader in biometrics with 40 years of experience in fingerprint, face and iris verification

More than 3 billion identity documents produced worldwide

Holistic approach to digital identity that is adaptable to local regulations and frameworks

Adaptive authentication

ID.X Authenticate allows companies to balance security and convenience, and comply with the latest regulations and standards.



Multi-factor authentication

Supports a wide range of authentication factors:

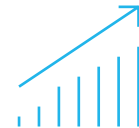
- › IDEMIA biometrics
- › OEM biometrics (iOS, Android)
- › Device-bound keys
- › Secure password
- › SMS OTP
- › Voice OTP
- › MTLS⁴ certificate
- › OATH⁵ hardware and software token
- › FIDO2⁶ WebAuthn



Biometric authentication

Supports OEM fingerprint sensors widely deployed on mobile devices to provide PSD2 compliant Strong Customer Authentication transparently.

Leverages on IDEMIA state-of-the art biometrics to provide secure facial authentication on desktop computers, laptops and mobile devices. IDEMIA liveness detection is certified ISO-30107-3 level 1 & 2 (Presentation Attack Detection).



Risk-based authentication

Assesses the risk level by analyzing the transaction context (device, location, IP address, behavioral patterns, the nature of the transaction, and more) and applies varying levels of stringency to authentication depending on the risk-level.



Future proof and cost efficient

One single platform for RBA⁷ and SCA addressing:

- › All use cases: access to accounts, transaction confirmation, online payments,...
- › All channels: web, mobile, phone,...
- › All applications: remote banking, 3D Secure, open banking, business portals,...

Flexible authentication policies:

- › Use case tailored authentication policies combining risk analysis, available authentication methods and user interactions

- › Regulatory predefined policies (e.g. PSD2)
- › Business predefined policies
- › Custom policies

Reduced Time-to-Market:

- › Predefined authentication policies
- › Predefined integration models
- › Open standards: OpenAPI, OpenID Connect, SCIM,...
- › Public cloud native



ID.X Identity Platform

ID.X Authenticate is part of the ID.X Identity Platform. To learn more, visit [idemia.com](https://www.idemia.com)

- › ID.X Proof
- › ID.X Manage
- › ID.X Authenticate
- › ID.X Access

⁴ MTLS: Mutual Transport Layer Security

⁵ OATH (Open AuTHentication)

⁶ FIDO: Fast ID Online - 8: SSO: Single Sign On

⁷ RBA: Risk Based Authentication