



LAYERED AUTHENTICATION: NEXT-GENERATION MFA FOR A CUSTOMER-CENTERED WORLD

MICHAEL THELANDER, PRODUCT MARKETING, IOVATION

Authentication

Device-based

Strong

Adaptive

Advanced

Multi-layered

Multi-factor

Contextual

Identity Proofing

Push

OTP

SMS

Risk-based

Two-factor

Knowledge-Based

CAPTCHA

Shared Secrets

Continuous





ANTWERPEN



WELKOM

WELKOM

M











HOW TO IMPROVE IT ALL

WITH BETTER SECURITY AND BETTER EXPERIENCE

1. Understand the risks better
2. Understand the context better
3. Adapt as risk and context change
4. Have the tools to adapt to those changes

eWEEK Google™

MOBILE CLOUD SECURITY STORAGE ENTERPRISE APPS INNOVATION

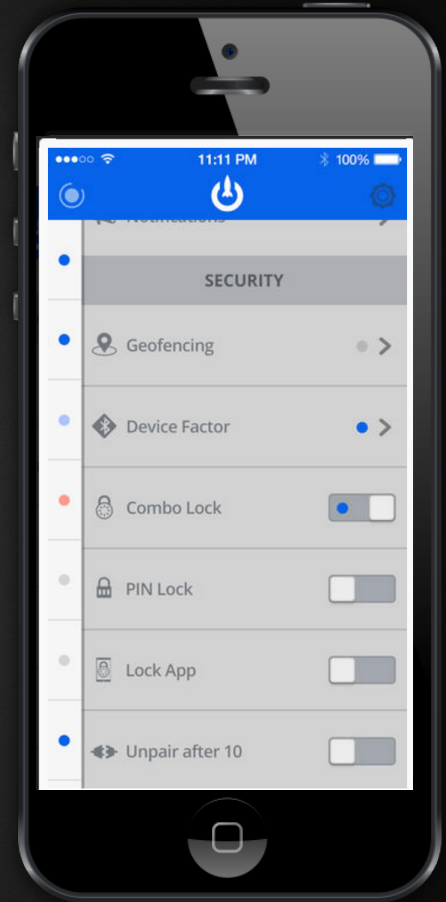
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Security / Iovation Acquires LaunchKey to Boost Security, Fraud Protection

Iovation Acquires LaunchKey to Boost Security, Fraud Protection

By Sean Michael Kerner | Posted 2016-09-06 Print

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IOVATION SOLUTIONS

SEPT 7 2016

IOVATION INTELLIGENCE CENTER

Products

Fraud Prevention Suite

Stop online fraud and abuse in real-time

Fraud Prevention

Trust Score

Dynamic Authentication Suite

Multi-factor security with exceptional user experience

Customer Authentication

LaunchKey MFA

Platform

GLOBAL DEVICE INTELLIGENCE PLATFORM

Device Recognition

Device Associations

Contributed Evidence

Deep Analytics

Machine Learning

IOVATION SOLUTIONS

SEPT 7 2016

IOVATION INTELLIGENCE CENTER

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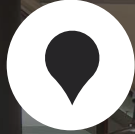
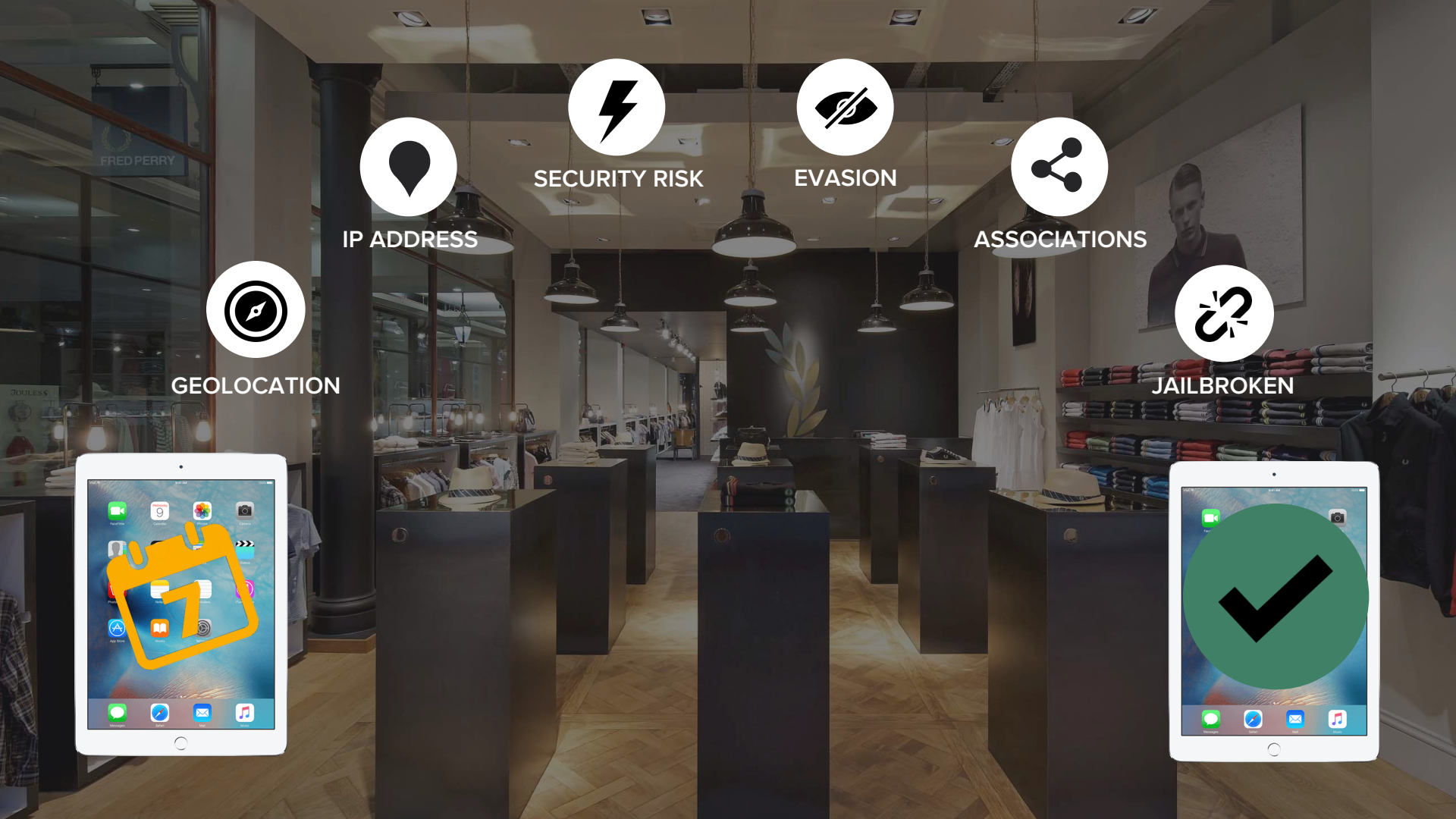
GLOBAL DEVICE INTELLIGENCE PLATFORM

END-TO-END LAYERED AUTHENTICATION



DEVICE-BASED AUTHENTICATION

Low risk, low friction,
high usability



IP ADDRESS



SECURITY RISK



EVASION



ASSOCIATIONS



GEOLOCATION



JAILBROKEN





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**MULTIFACTOR
AUTHENTICATION**

Increased rigor, heightened risk,
but still an excellent experience

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Welcome to Online Banking! Your last login was Thursday, August 25, 2016 at 11:19 AM Pacific Time.


You have 2 new messages.

Account Balances		
Account Name	Outstanding	Balance/ Available Credit
▶ 2012 Acura TSX 02333 *****6046-144	\$13,969.55	\$0.00
▶ Basic Checking *****6046-8		\$1,783.99
▶ eChecking *****1903-8		\$26.79
▶ Georgia Savings *****1903-1		\$10.97
▶ Personal Line of Credit *****6046-141	\$0.74	\$1,999.26
▶ Savings *****6046-1		\$10,123.76
▶ XXXXXXXXXXXX7972 *****6046-205	\$6,748.46	\$3,251.00
▶ XXXXXXXXXXXX7972 *****6046-206	\$63.61	\$0.00

[quick transfer](#) [quick pay](#)


Future Transactions

Upcoming Bills and Reminders



Set up reminders and never miss a bill.
[sign up for bill payment](#)


Scheduled Payments



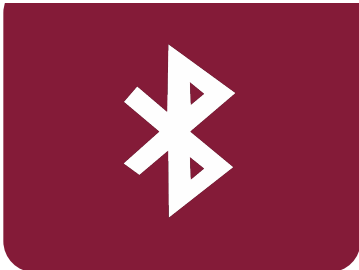
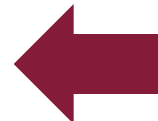
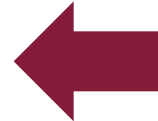
Pay almost anyone quickly and easily.
[schedule a payment](#)

Scheduled Transfers

Show :



Transfer money effortlessly.
[make a transfer](#)



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AUTHORIZATION

Highest risk, needs dynamic, real-time authorization with multi-party options

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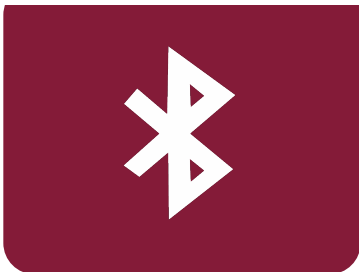
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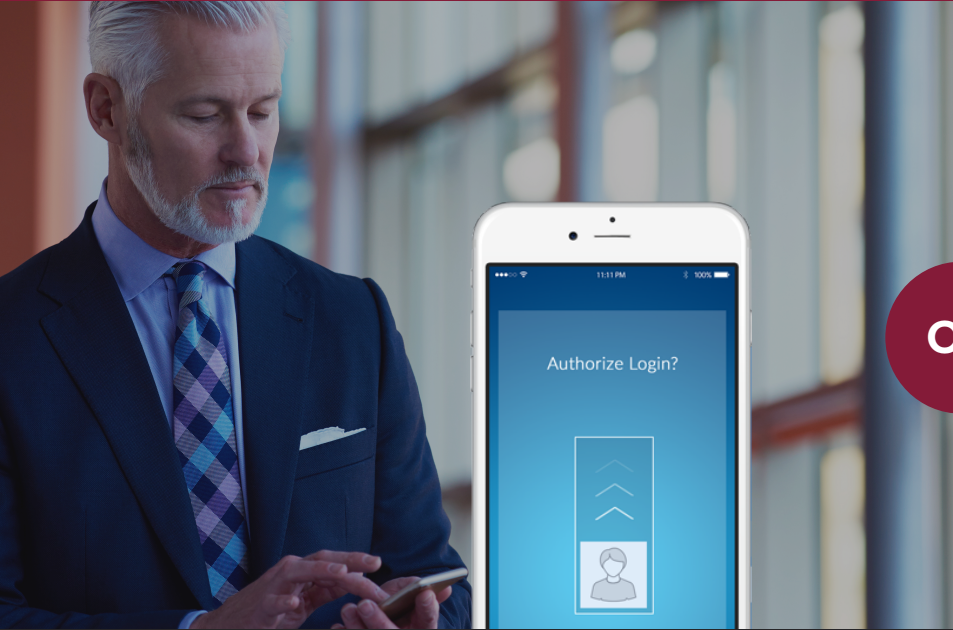
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First-Party Authorization



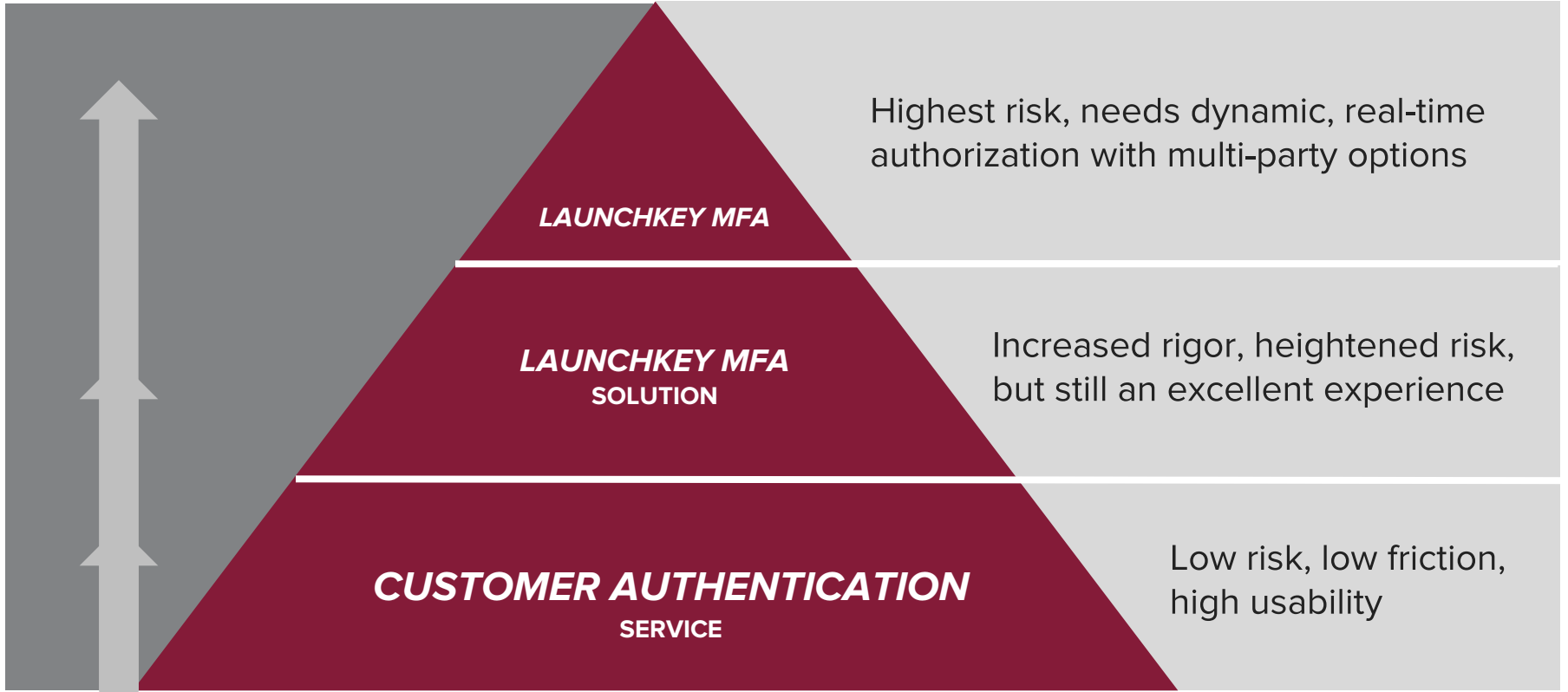
OR

Multi-Party Authorization



AUTHORIZE TRANSACTIONS

Higher Risk



Lower Risk

ex·pe·ri·ence

/,ɪk'spɪrɪəns/

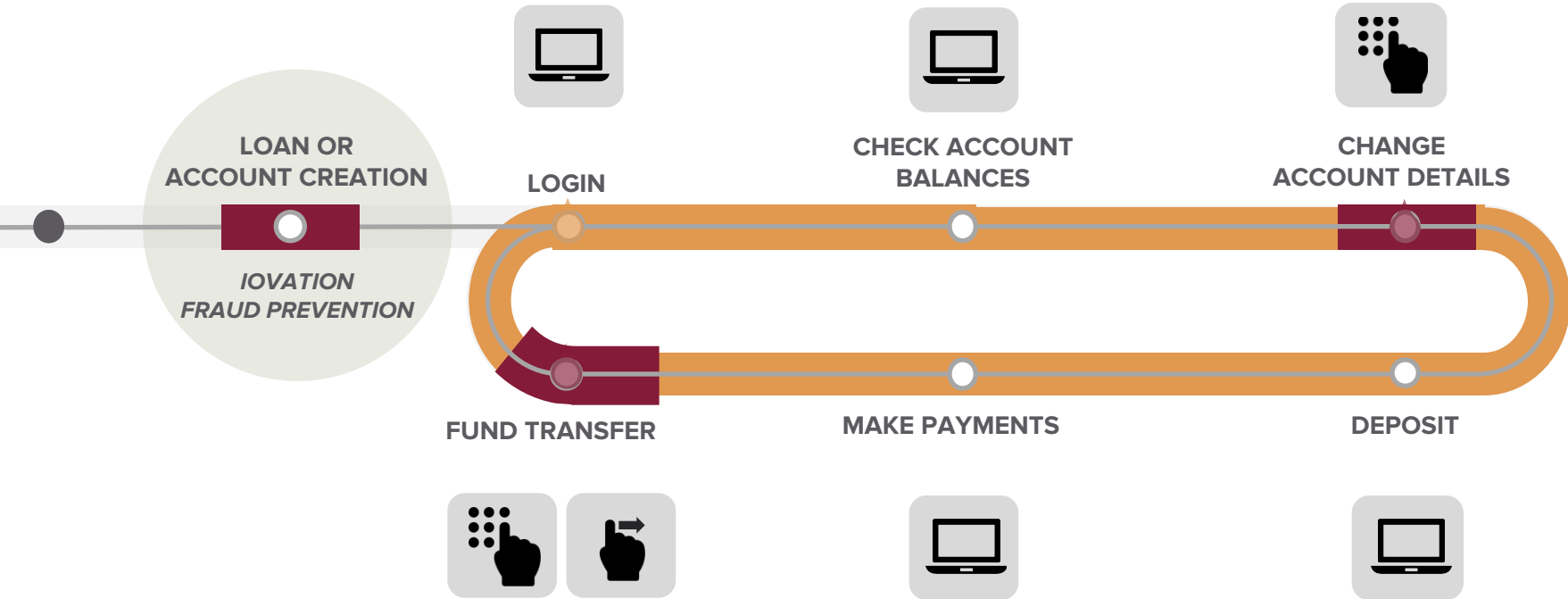
noun

1. practical contact with and observation of facts or events.

"he had already learned his lesson by painful experience"

synonyms: involvement in, participation in, contact with, acquaintance with, exposure to, observation of, awareness of, insight into
"his first **experience of business**"

ONE OF THE WORLD'S LARGEST CARD ISSUERS



END-TO-END LAYERED AUTHENTICATION

TAKEAWAYS

FOR FRAUD TEAMS, SECURITY TEAMS, AND USER EXPERIENCE TEAMS



FRAUD

- “Fraud happens when authentication fails.”
- Better authentication means fewer shots for fraudsters
- Your experience is the backbone of an **end-to-end layered authentication** strategy



SECURITY

- Think “beyond the enterprise” – out where the customers live and move
- Leverage the tools and experience of the fraud team
- User experience **really** matters (see Amazon.com)



USER EXPERIENCE

- The pendulum has swung into your court
- In “Internet 3.0” you’re the fulcrum between the fraud team, security and customer experience
- **Set the standards** (see *Adobe Best of the Best*)

Q&A





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