

FRictionless End-to-End Consumer Journey



HID's solutions allow you to **smoothly secure the entire online banking journey**—without sacrificing user experience in the process.

1 USER: Digital Identity Verification for Onboarding

Hello new user! Let's open an account.

BACK-END: Quickly verify identity:

- Government-issued ID
- Facial biometrics
- Passive liveness

Generates report in real time.

2 USER: Risk-Based Authentication

Only you have swift and secure access to your account and services.

BACK-END: Integrate with a wide array of form factors for maximum flexibility.

Intelligently target suspicious activity without impacting legitimate users.

3 USER: Threat Detection & Risk Management

Don't worry. Fraudulent transactions aren't getting by us.

BACK-END: Isolate suspicious behaviors & anomalous transactions with AI-driven behavioral intelligence.

Defeat threats and even detect zero-day malware.

One smooth journey. Several **game-changing advantages** for your organization.



Global Reach.

Benefit from the deep expertise of a proven leader in identity technology, trusted by highly regulated industries worldwide.



One Vendor for Your End-to-End Consumer Journey.

Simplify deployment and integration with standards-based solutions that cover the full consumer authentication journey.

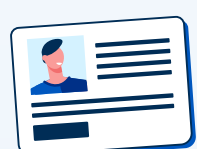


Seamless User Experience.

Defeat friction with solutions that work in the background to ensure swifter, safer access for customers.

Discover simplicity designed to delight the customer, **backed by powerful technologies** that work behind the scenes to keep them—and you—safe:

Your customer onboarding journey just got simpler and more powerful, thanks to HID's Identity Verification Solution for onboarding and beyond.



Confirm

the customer-provided ID document's authenticity using advanced machine learning algorithms.



Capture

and verify with superior image capture technology facial biometrics passively.



Curtail

fraud by employing passive liveness testing, ensuring the captured image is from a real, live person.



Check

for fraud actors and block fraudsters for enhanced security.



Complete

onboarding in 90 seconds with a powerful, accurate decision engine that achieves a 99.6% true accept rate.

Risk-based authentication **keeps customer accounts secure** and fights illicit access without impacting usability.

User desires access

Authentication is requested by the application

User authenticates with a selected method



- Static credentials
- Biometrics
- OTO tokens
- Security keys
- Smart cards
- Passkeys
- Mobile applications

Authentication attempt is processed

Behavior Engine



Anomaly Engine



Threat Engine



Low Risk

The user is recognized and granted access. It's possible to let mobile users authenticate on mobile and computer users authenticate on computer for added convenience.

Medium Risk

It's uncertain whether the user is who he/she claims to be. Additional authentication factors are requested from the user in order to gain access.

High Risk

The user is not who he/she claims to be. Access is denied.

Intelligent threat detection

reduces the risk of fraud and breach while minimizing false positives.

Behavior Engine	Anomaly Engine	Threat Engine
Collect and analyze behavioral biometrics to help pinpoint fraud—undetected.	Machine learning algorithms help the system understand when a transaction isn't normal.	Zero-day detection capabilities catch malware, bots, and phishing attacks sooner.
<ul style="list-style-type: none"> Date/time behavior Device usage and interaction Navigation behavior Application interaction behavior Transaction/login behavior 	<ul style="list-style-type: none"> Payment behaviors/anomalies Suspicious/trusted accounts Known fraud schemes Suspicious sequence 	<ul style="list-style-type: none"> Phishing Malware Bots Application/device protection

Discover HID's full suite of solutions designed to safeguard every step of the consumer journey