



FICO® Authentication Suite

The FICO® Authentication Suite gives organizations the power of a trusted digital identity with a comprehensive set of authentication capabilities. With fast, easy, and secure enrollment, customers have access to multifactor, biometric and behavioral authentication.

State-of-the-art keystroke analysis and device telemetry facilitate a frictionless approach to verify legitimate customers. Machine learning driven risk scores invoke step-up actions based organizational thresholds. Options include tokens, OTP, facial recognition and voice biometrics.

With the FICO Authentication Suite, organizations take a balanced, risk-based approach to protection and user experience, providing easy-to-use, integrated security across the customer lifecycle.



Layered Controls

Authenticate consumers with the right method at the right time

Risk-Based Approach

Proportionately balance customer experience, security, and exposure

Frictionless and Continuous

Passively assess risk with device telemetrics, network attributes and behavioral analytics

AI-Driven

Leverage machine learning for smarter decisions

Unified Platform

Provide a consistent experience across your enterprise to establish mutual authentication

In the era of data breaches and instant payments, strong customer authentication has become table stakes. Static attributes such as passwords no longer suffice, and layered authentication controls with multi-channel capabilities have become essential to deter fraud, financial crime and establish customer confidence. To stay competitive, organizations must support a mobile, fast, and seamless experience across a breadth of customer technical abilities that ensures high confidence, minimizes exploitation, and reduces manual intervention through automation.

The FICO® Authentication Suite provides multi-model technology to combat risk in a cogent manner. Customers effortlessly enroll into multifactor and biometric authentication capabilities in less than 20 seconds, while behavioral analytics operates in the background to establish a pattern signature. And with its centralized administration and orchestration for your IT organization, the FICO Authentication Suite delivers the highest standards in encryption and security

for an authentication solution with fine grained policies, high scalability, resilient architecture and extensive reporting.

Multifactor authentication

By requiring more than one independent credential category to verify a user's digital identity, FICO's multifactor authentication includes the most popular methods for authentication, including out-of-band one-time password, security questions, QR codes, challenge/response, one-time transaction and verification codes.

Without sacrificing security, this solution ensures end users have a convenient experience, including rapid enrollment, broad device support, and multiple device binding. A simple provisioning process allows businesses to deploy strong authentication cost effectively.

Biometric authentication

FICO's biometric authentication provides state-of-the-art voice fingerprinting and facial recognition with liveness verification. Biometric factors can be used singularly or in tandem to build a high

barrier to identity spoofing by a fraudster. In addition to providing the highest standards of cryptographic methods to protect biometric data at rest and in transit, FICO offers sophisticated anti-spoofing technology to prevent attackers from using a picture or video during the enrollment process. Often referred to as a liveness test, FICO's anti-spoofing algorithms are based on a deep learning approach, making it both more secure and more robust than traditional liveness systems that use standard video techniques.

By moving beyond the paradigm of biometrics inherent to a device, FICO's biometrics are truly an independent category to establish "who you are" rather than "what you have." FICO's client-side biometrics uniquely identify a user for an organization's mobile app and provide a near-instant experience for customers. With FICO's server-side biometrics, users have a consistent authentication process across all channels to create a convenient and positive experience.

Axis Bank

"[FICO] has continuously innovated since we deployed their authentication platform in 2009. We found all the functionality we needed in a single solution encompassing multifactor authentication, risk-based authentication, and next generation behavioral, mobile biometric authentication."

Amit Sethi, CIO

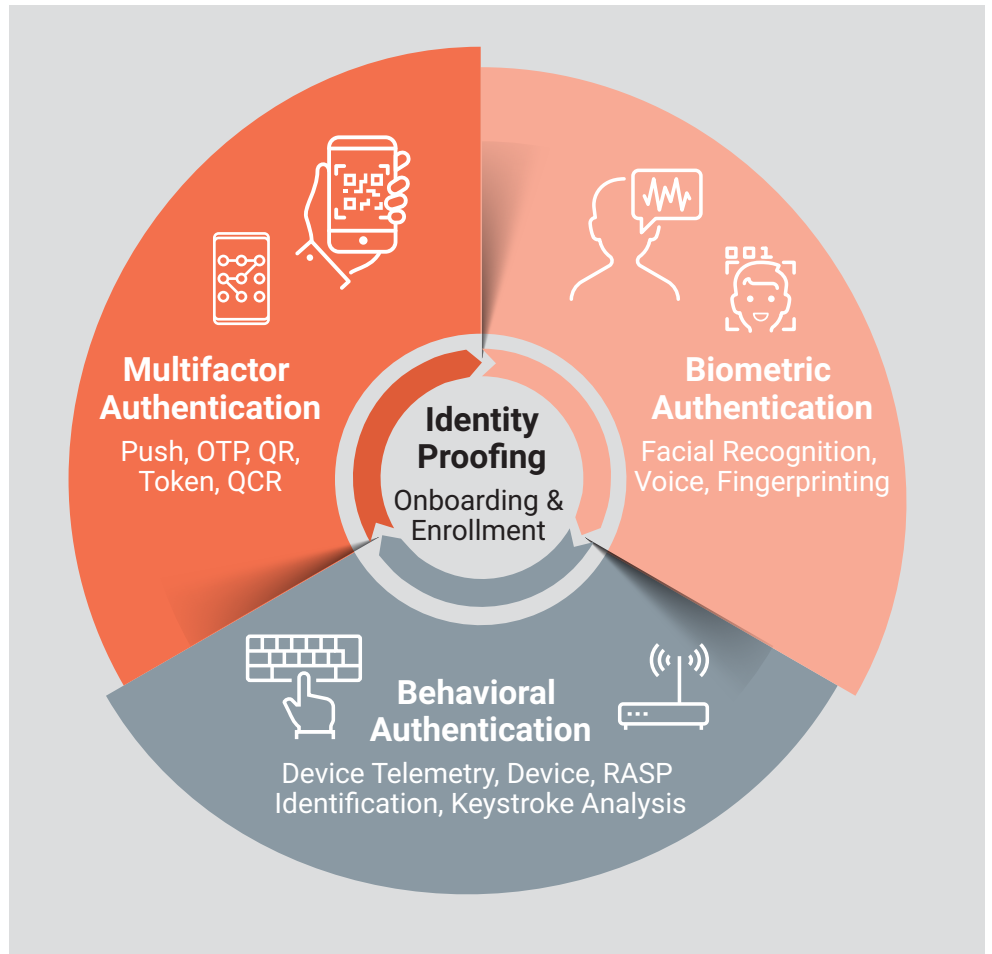
Next-Generation Behavioral Authentication

The FICO® Authentication Suite’s behavioral authentication capabilities allow organizations to transparently monitor device and user behavior to identify anomalies – all seamlessly, in real-time, and non-intrusively. The self-learning risk engine uses device identification and device telemetry, including logical access patterns, IP addresses, preferred browsers, geolocation, and authentication history.

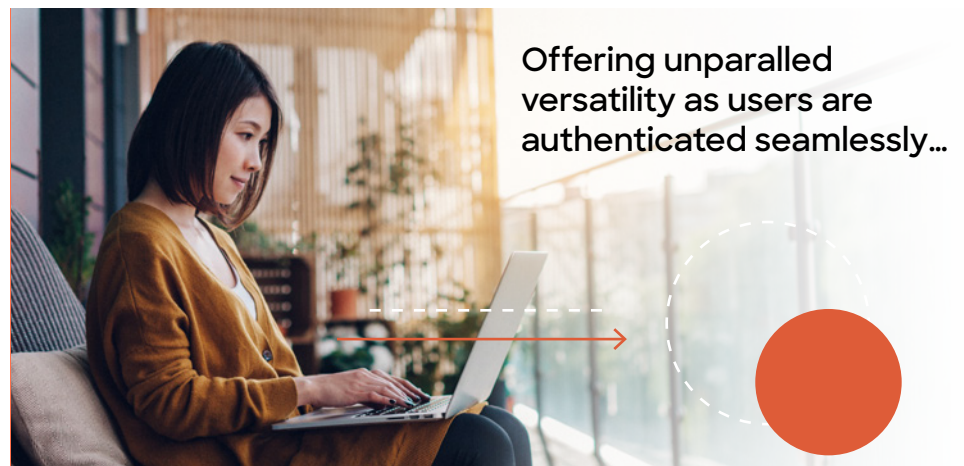
User-based authentication such as keystroke dynamics analyze not what a user types, but how they type it to profile the neuro-physiological factors such as latency between successive keystrokes, keystroke durations, finger placement and applied pressure, and construct a user’s unique signature.

Behavioral authentication is the least obtrusive of the authentication methods. By offering unparalleled versatility, the customer experience goes uninterrupted while multiple passively assessed factors ensure identity confirmation. This frictionless authentication leverages machine learning to produce a risk score that drives whether the user is denied, allowed, or escalated for further actions to perform step-up authentication. Behavioral authentication also includes Runtime Application Self-Protection (RASP), a key capability for applications to protect themselves by identifying and blocking attacks in real-time.

Building and Maintaining a Trusted Identity



FICO® Authentication Suite streamlines enrollment of trusted digital identities, offering multiple methodologies including multifactor, biometric, and behavioral form factors



A unified identity proofing and authentication platform

The FICO® Authentication Suite works seamlessly with FICO® Identity Proofing and authentication hub to support digital identity enrollment to FICO's multifactor, biometric, and behavioral authentication

capabilities. Today over 40 clients leverage our platform to secure the digital experience, with over 60 million consumers protected across the globe.

The capabilities provided by the FICO Authentication Suite can be deployed singularly, or effortlessly with FICO's credit risk, fraud, financial crime, and customer

engagement solutions to give end-to-end protection across the customer lifecycle. Its layered and risk-based controls ensure a consistent user experience throughout the enterprise that establishes mutual authentication for consumers to trust they are communicating with the appropriate organization.



With over 50 years of experience delivering analytically driven decision management solutions in highly regulated industries, thousands of organizations worldwide trust FICO to deliver cutting-edge solutions.

To learn more about how the FICO® Authentication Suite can help you establish and sustain trust in the digital identity, visit www.fico.com/en/products/fico-authentication-suite