

Tech Talk 4:
**How to Put Your Customers
First and Stop Account
Opening and Takeover Fraud**

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ID DataWeb

#FXT24



OVERVIEW

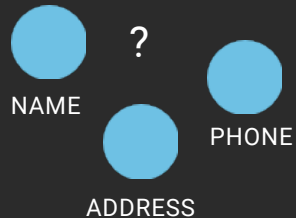
**ID DATAWEB ALLOWS YOU TO TRUST THAT THIS
DIGITAL PERSON TRULY IS THIS PHYSICAL PERSON.**



BRIDGING THE DIGITAL TO PHYSICAL GAP

VERIFY USERS FOR PROOF THAT A USER IS WHO THEY SAY THEY ARE

DIGITAL IDENTITY



DIGITAL TO PHYSICAL LINK

?

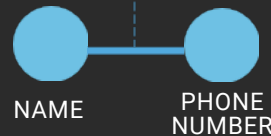
HUMAN IDENTITY



SELF ASSERTED

No idea who the user is.

SOURCE OF TRUTH



?



VALIDATED

Valid data, but not sure if the user is who they're claiming to be.

SOURCE OF TRUTH



PHONE POSSESSION



KNOW

ARE




✓ VERIFIED


Proof that the user is who they say they are.

PROVEN IDENTITY VERIFICATION TEMPLATES


Dynamically link multiple proofing methods to achieve over 95% approval rates without sacrificing security.




MobileMatch




Verifies the user possesses a phone that matches who they're claiming to be.




BioGovID



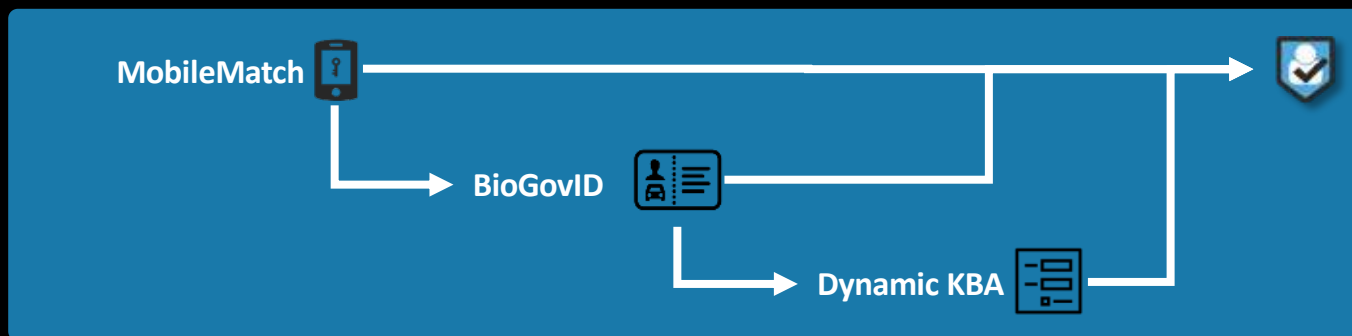
Verifies the user biometrically matches an authentic ID they possess.



Dynamic KBA



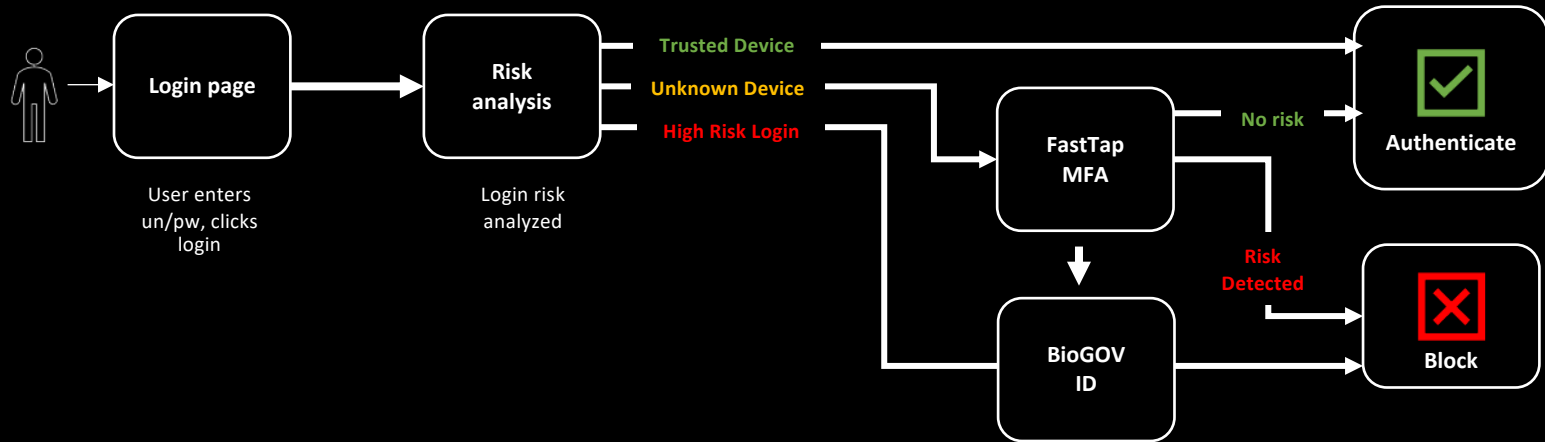
Verifies the user knows personal details about who they're claiming to be.



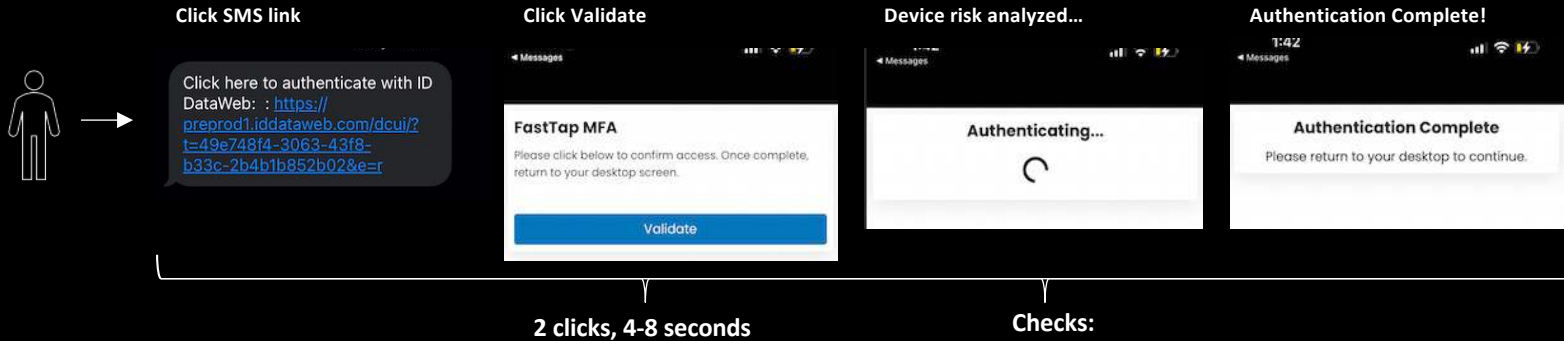


ATO PREVENTION

How to stop an ATO



- ✓ Fully brandable web-based MFA with less clicks than OTP
- ✓ Compares phone against desktop session to pinpoint ATO attempts
- ✓ Fully brandable with transaction specific language
- ✓ No end user app download required

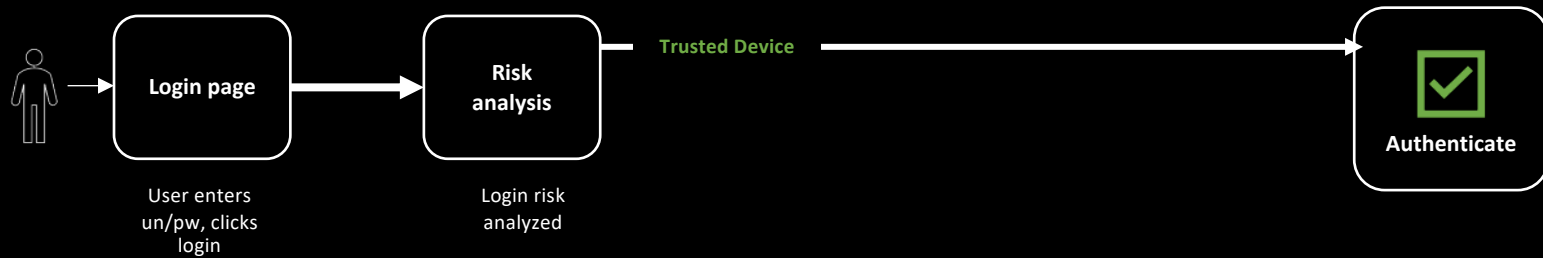


Transaction specific language: *"Click below to allow access to BankCorp"*

Checks:

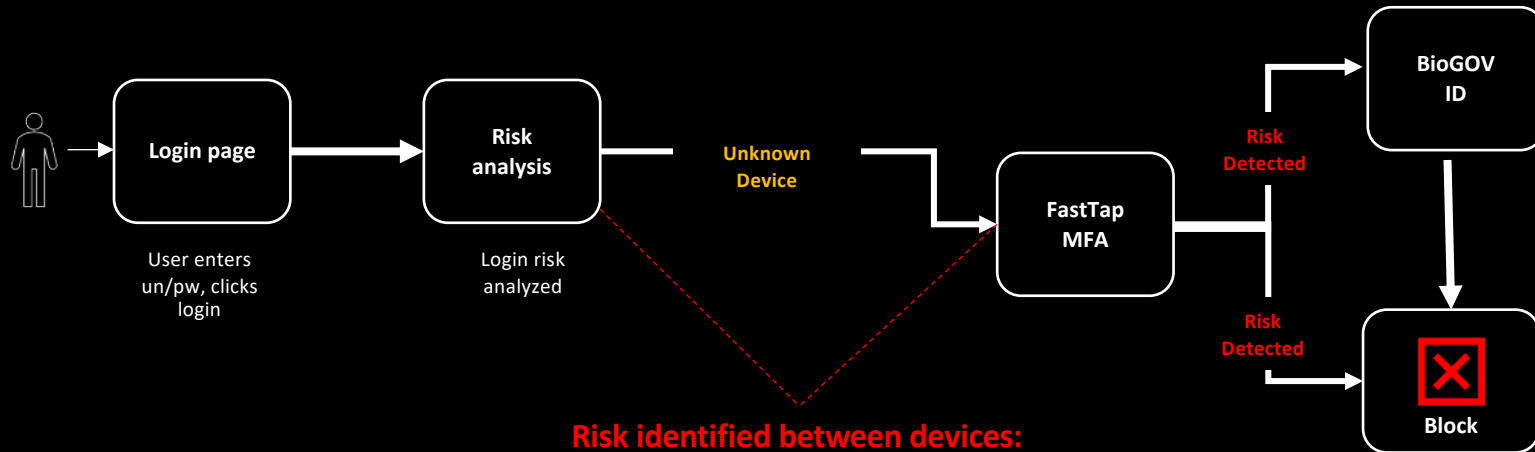
- Phone registered to account holder?
- Voice over IP phone number?
- Phone ported / sim swapped?
- Desktop and mobile close by?
- Time zone / language settings different?

Use case 1 – Good User



User authenticates on trusted device and is allowed in without friction.

Use Case 2 – ATO Prevention



Risk identified between devices:

- Voice over IP phone number?
- Phone ported / sim swapped?
- Desktop and mobile close by?
- Time zone / language settings different?

Hacker blocked due to risk detected between desktop and mobile sessions.



THANK YOU