

# THE DIGITAL FIRST IMPERATIVE

In the Digital First world, businesses must develop the ability to serve customers on the channel of their choice. Engagement is no longer limited to web and mobile. Mobile may be the fastest growing customer engagement channel, but the web and the call center are still very important, and the emergence of smart home assistants and chat technologies is creating immense pressure for businesses to be where their customers are. This has created an imperative to make sure that the services and transactions supported on these different channels are the same. The barrier to achieving this is often fraud and authentication.

In most businesses today, each digital channel has been developed with its own unique authentication model. For web, this might be username and password. On mobile you might hide that behind an on-device biometric like Touch ID. In the call center, security questions based on PII are still the default. If the business is being responsible, they might have enabled two-factor authentication for their web channel by adding support for SMS-based OTP, or maybe even third party authenticator apps. But what of the new channels?

Each channel having its own security and authentication model creates friction and frustration for the consumer, is expensive for the business to deploy and manage, and is a boon for the fraudster that seeks out the weakest link in the chain. The result is that, despite security technology getting better each year, the breach and fraud rates continue to grow.

# SECURITY FOR A DIGITAL FIRST WORLD

The time to plan and prepare for digital transformation is past. In the new normal of digital first, customers are demanding service the way they want, on whichever channel they want. This is both a challenge and an opportunity. Businesses now have to ensure safety and convenience across all channels with a phenomenal customer experience that is unified and consistent. Enabling an anywhere, anytime experience means using innovative technologies to create consistent and powerful customer journeys.

Those journeys must also stand strong against a more sophisticated threat landscape. As businesses use emerging technologies to redefine the customer experience, they find that these technologies also create new risks, attracting cyber criminals looking to expose weaknesses in an organization's digital ecosystem. Social engineering attacks, spearphishing scams, and mobile malware are prime examples of how threat actors are becoming more sophisticated in their attacks in order to be successful. The consequence of a data breach can be catastrophic, damaging brand trust, market confidence, and financial

performance for an organization.

Conversely, this also creates an opportunity for businesses to reimagine cybersecurity as a potential competitive advantage, building brand differentiation in the marketplace by embracing cybersecurity as a foundational principle to build consumer trust. The successful businesses of the future are the ones that embrace the reality that they can no longer trade off security and customer experience.

The imperative, therefore, is for businesses to rethink their security paradiam, and pivot to a customercentric model that not only delivers a better customer experience, but also unlocks the true power of their digital transformation efforts in the face of expanding and ever-changing attack vectors. This requires adopting a zero-trust approach to security that is dynamic, flexible and simple. However, it can be quite a complex undertaking to deliver something that looks simple, and requires a sophisticated solution that works flawlessly behind the scenes. That's what Uniken delivers with the REL-ID Security Platform.

















**TAKE FRAUD AND SECURITY BREACHES** TO ZERO



**IMPROVE** PRIVACY **POSTURE** 



**REDUCE COSTS** AND RAPID ROI



**COMPLIANCE AND OPERATIONS** 



**INCREASE** CUSTOMER **ENGAGEMENT** 



**BROADEN TRANSACTION CAPABILITY** 



### UNIKEN'S REL-ID SECURITY PLATFORM

### 7FRO TRUST SECURITY FOR THE DIGITAL FIRST BUSINESS.

Uniken is at the forefront of creating a security paradigm that takes advantage of the rapid growth of mobile engagement, by positioning the businesses own mobile app at the center of a zero-trust approach that enables organizations to adapt to the digital first world. The idea is simple: use the technical capabilities of the mobile platform to create a layered security architecture that is resilient against the evolving threat landscape, leverage the ease-of-use of mobile apps to create a frictionless, customer friendly security experience, and then extend the benefits of this zero-trust security approach to all customer channels. The objective: Secure, Authenticate, Transact.

#### **SECURE**

Businesses today face a variety of threat vectors that impact trust in the connection between the business and their customer, and are at the root of most breaches and fraud. Attack vectors that businesses have to contend with range from compromised passwords and phishing attacks, to account takeover (ATO) attacks executed through the digital and call center channels, to data theft over improperly secured or malicious WiFi networks, and mobile malware. These threat vectors can be broadly categorized as device, identity and network threats.

The REL-ID platform unifies endpoint threat detection, identity verification,



MOBILE SDK FOR SIMPLE **INTEGRATION** 



**CUSTOMER** ON-BOARDING, IDENTITY **PROOFING AND KYC** 

strong customer authentication, and channel security solutions into one, tightly integrated and comprehensive security platform. This zero-trust approach to security addresses all the threat categories, enabling the business to Trust the Device, Trust the User, Secure the Connection, and Secure the Data.

#### **AUTHENTICATE**

Authentication is at the heart of establishing trust in the user. Modern security and regulatory requirements mandate that businesses use at least two-factor authentication to authenticate customers, but that is no longer enough. The REL-ID platform provides enterprises a much better and stronger model for authentication that is invisible to the customer experience, behaves consistently across all customer-facing channels, adapts to the needs and capabilities of the consumer, and enables mutual and simultaneous authentication between the customer and the enterprise.

Adding REL-ID's MFA capability to your mobile app will authenticate each user using multiple factors: User Identity based on biometrics (device-local or server-based), App Identity based on App fingerprinting, Device Identity based on device fingerprinting, and Cryptographic Identity for each User-App-Device-Service combination based on REL-ID's private-private keypair. Businesses can also authenticate non-mobile users



**PASSWORDLESS AUTHENTICATION** 



**NON-REPUDIABLE TRANSACTION VERIFICATION** 



through the platforms support of other authentication options such as FIDO security keys, authenticator apps, and SMS-based One-Time-Passwords. REL-ID's authenticator orchestration will automatically select the best authentication option for each user.

#### **TRANSACT**

The REL-ID platform automatically creates a secure channel that protects all transactions done within the mobile app. Additionally, the first-ofits-kind REL-ID Verify service enables businesses to securely send transaction notifications, and obtain verification of those transactions from the customer in a highly secure, regulatory compliant manner that has full non-repudiation built in through the combined use of strong authentication, digital signatures, data-in-transit encryption, and geotagging - enabling businesses to thrive in a digital first world.



**MFA** MADE SIMPLE



**ENDPOINT** THREAT DETECTION



## **SCALABLE AND EASY TO DEPLOY**

One of the biggest challenges organizations face with their security programs is the time and effort it takes to deploy, integrate and manage all the security tools they require. The REL-ID philosophy is that making security easy-to-use can't just be about focusing on the customer experience; it also has to address the developer and administrator experience. It should be simple and fast to stand up, and easy to maintain and update. Otherwise the security architecture for the business will become rigid, outdated and brittle over time.

The REL-ID SDK is available for all the major mobile frameworks, and easily integrates into your existing mobile app (or you could white label the prebuilt REL-ID Verify mobile app). The platform infrastructure is highly scalable and designed for performance, and can be deployed on-premises, in the cloud, or as a managed service. It provides comprehensive and configurable policy and security controls that help you satisfy business imperatives while staying compliant with security and regulatory requirements.

## **DESIGNED FOR THE MODERN ENTERPRISE**

Uniken is the leader in creating digital first customer journeys that have a phenomenal experience while being completely secured against the ever evolving and expanding threat environment. Powered by the REL-ID platform businesses can enable any channel to service any request at any time, in a secure, frictionless way. By unifying endpoint, identity and channel security solutions into one, tightly integrated, customer experience focused platform, the REL-ID platform enables organizations to secure, authenticate and transact with complete peace of mind.



**USERS** 

> **RECOGNIZED BY** GARTNER, FORRESTER, ONE WORLD IDENITITY, **FROST & SULLIVAN**



NORTH AMERICA **NEW YORK MINNEAPOLIS SAN DIEGO** 

LATAM **MEXICO CITY** 

**AFRICA** NAIROBI **EUROPE** LONDON **EDINBURGH MADRID** SOFIA

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CERTIFICATIONS





MEET THE HIGHEST LEVEL OF REGULATIONS







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