TRIDENTITY
Secure consumer-centric authentication

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Business Challenge

Consumers today are always on the go and expect everything to be done quickly. Failure or delay in SMS delivery is inconvenient for them because it causes the payment process to be delayed. An offline OTP, push notification, biometric or passcode, on the other hand, is easily accessible and allows the consumerto complete the authentication process faster.Also, it assures them of increased security while making a payment online.So, maintaining a balance between fighting fraud and consumer experience is a challengefor both merchants and issuers alike. On one hand, extra authentication helps prove consumer identity. On the other hand, it can lead to lost in sales.This is especially difficult for markets that are regulated for 2FA or strong consumer authentication(SCA).

Product Overview

Wibmo's TRIDENTITY is a next generation multifactor authentication solution that balances convenience which consumers demand and security that banks and regulators require. The solution can be used across organizational use cases including net banking or mobile banking transactions and admin portal logins as the OOB authentication flow is adaptable to any authentication scenario. The service provider and the consumer can choose one of many authentication options available, depending on their preference and risk profile. Compatible with EMV 3-D Secure and 3-D Secure 1.0 protocols issuers can deploy this solution for CNP transactions and not just this, Tridentity opens door for authentication anywhere and everywhere. Essentially, the cutting-edge solution does away with the need for OTPs, helping consumers fast track purchases. Available in an SDK, Tridentity offers both iOS and Android support.

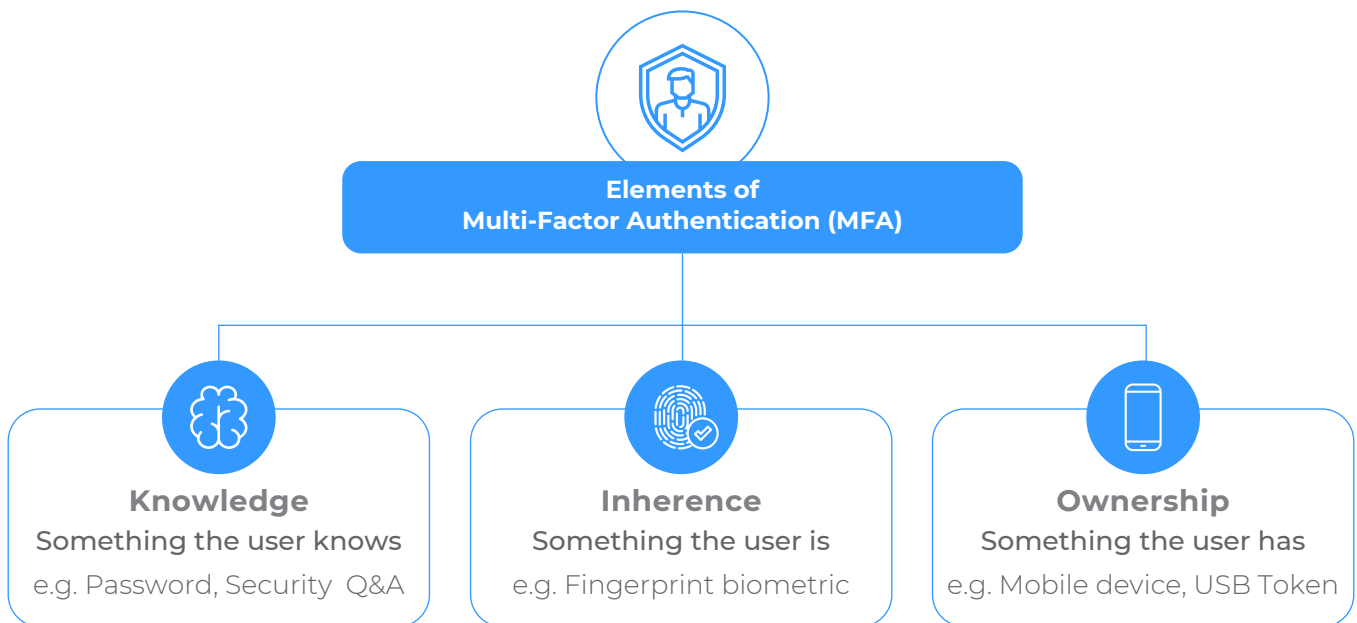| Use Cases	Merchant Login	Customer Login	Funds Transfer through cards/net banking/UPI/wallet	Net Banking	Online Payments through cards/net banking/UPI/wallet

Features

- Can be integrated with mobile banking App using our light-weight SDK
- Available as an independent downloadable App
- Easy customization to offer selective methods. Choose from:
    - Offline OTP
    - Push notification
    - Biometric
    - Passcode options
- Provide uniform authentication to access any asset or transaction
- Seamlessly authenticates for all payment channels

Elements of Multi-Factor Authentication (MFA)

Knowledge
Something the user knows
e.g. Password, Security Q&A

Inherence
Something the user is
e.g. Fingerprint biometric

Ownership
Something the user has
e.g. Mobile device, USB Token

Multiple authentication options

- Provide secure and seamless user experience to your consumers
- Use it for step-up authentication when required
- Allow consumers to use methods that are most convenient for them
- Using device binding to differentiate between true users and fraudsters
- Eliminate latency and abandoned carts due to delays in OTP delivery

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How it works
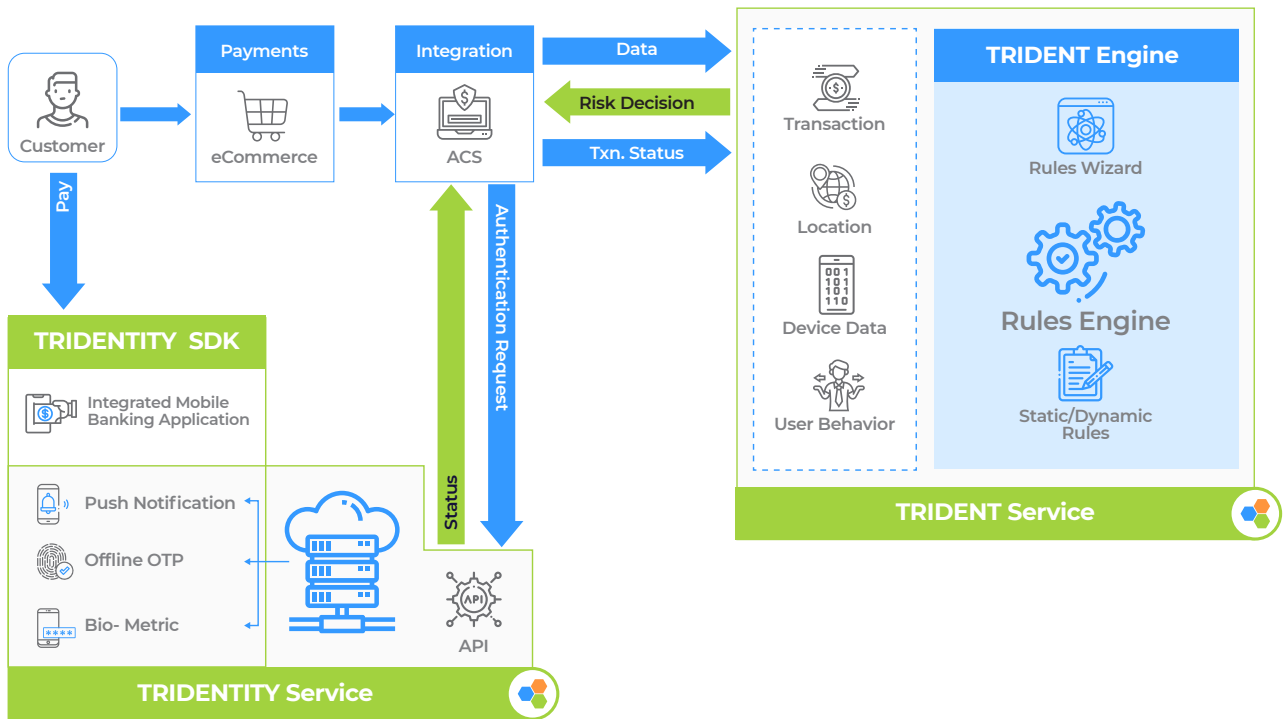
Why Wibmo?

Wibmo Inc., a Cupertino, California company is a leading provider of payment security and digital payments.

- 20+ years of experience in digital payments
- 2.2 billion transactions processed annually
- Partner for 130 banks, 25 countries
- PCI-DSS 3.2 certified
- Hosted in a scalable on-demand private cloud

Related Products

ACCOSA IVS	TRIDENT FRM	Risk-based authentication
Comprehensive suite of authentication solutions. Compliant with EMVCo® 3-D Secure 2.0 specifications and architecture	Intelligent risk engine for fraud detection and prevention	An authentication solution based on data insights for real-time risk decisioning

For more information, please visit our **page**

To get in touch with our team, mail us at **sales@wibmo.com** or visit **https://www.wibmo.com**