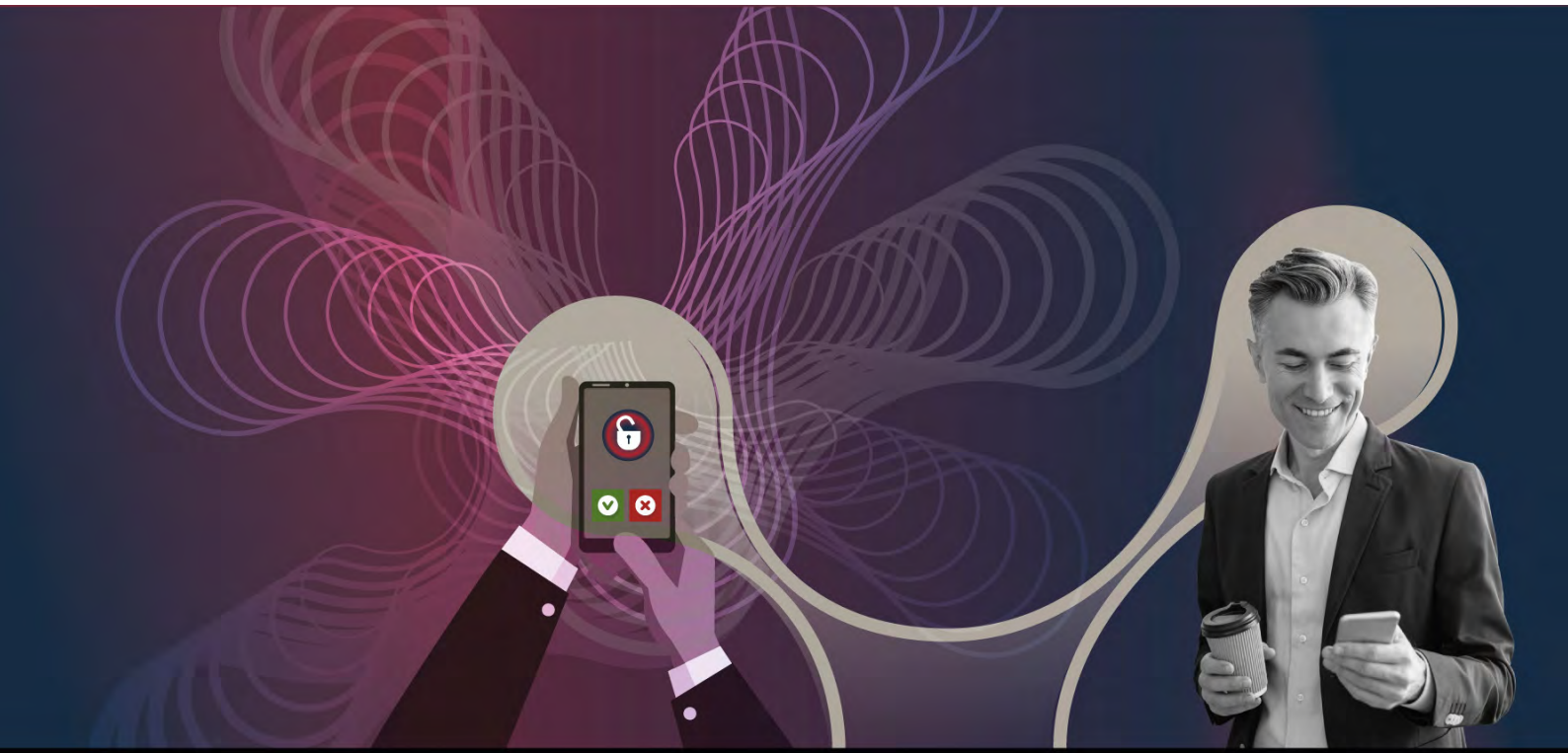




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# VERISEC 10XAUTH SERVICE

SECURE DIGITAL IDENTITY FOR ALL  
USERS, ALL TRANSACTIONS,

**ALL THE TIME.**

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## VERISEC 10XAUTH SERVICE

The **Verisec 10XAUTH Service** provides a simple API-based platform that allows organizations to securely validate digital transactions on a grand scale and with the best User Experience.

# VERISEC 10XAUTH SERVICE

An end-to-end Secure Identity platform that enables organizations to handle large numbers of users and transactions. Beginning with User Enrolment processes and continuing with Secure Validation of all types of digital transactions, such as payments, access logins and digital signatures, among others. All of this with a high level of security in all service components, built from the ground up to meet the most stringent security and compliance requirements, preventing modern and sophisticated attacks while adhering to all relevant regulations.

The Service is based on a highly scalable Web Services API, built on Open Standards, that can run on lean infrastructure at a customer's location and/or in a remote Cloud environment, with setup and maintenance handled by the Expert Tech Team from Verisec.

The patented Verisec Technology runs the service that allows for quick and easy integration with various applications, as well as rapid scaling up to millions of users and daily transactions. In addition to these benefits, the subscription-based commercial model leads to faster user growth while keeping costs predictable and under control.



Our customers can use this API on multiple types of applications to securely validate digital transactions done with Mobile Devices through our Verisec 10XAUTH SDK/App, which establishes a secure independent channel with the API. The service also supports the use of a wide range of secure validation hardware devices, such as tokens that generate One-Time-Passwords (OTPs) and alternative delivery channels for OTP codes, such as SMS, among others.



**USER  
ONBOARDING**



**USER  
AUTHENTICATION**



**TRANSACTION  
VALIDATION**



**DIGITAL  
SIGNATURES**

# THE LATEST TECH TO

## MAIN BENEFITS OF THE VERISEC 10XAUTH SERVICE

### SCALE UP

Designed from the ground up to handle millions of users and transactions using a lean infrastructure.

There are no risks of obsolescence or Capex Costs. Great Control tools to monitoring and handle any activity peaks fast and easy.



### SECURE

At client level, patented SDK uses a secure channel with PULL process to pass keys and transaction data.

At server level, all security key material stored within hardware security modules.



### WORK WITH THE EXPERIENCE & TALENT

The experienced Tech Team from Verisec can quickly configure service components to meet the ongoing needs of each organization.

No special training is required, and there is no risk for learning curves due to staff rotation.



### THE PEACE OF MIND

The Tech Team from Verisec will ensure that all service components are in top working condition for maximum performance and security.

Providing full control and visibility over all service aspects for operations and security teams. The client's operations and security teams have full control and visibility of the entire service.





## SECURE

Secure Independent Out-of-Band Channel

Patented Transaction PULL Technology for Phishing Mitigation

SDK Key encryption with User PIN/Biometrics

Native HSM integration for Backend Key encryption



## SCALABLE

Tech designed for High Performance from start

On-premise or hosted infra can handle millions of users and transactions

Service Monitoring & capacity planning tools

Demand-based commercial model for budget control

# MAIN SERVICE HIGHLIGHTS



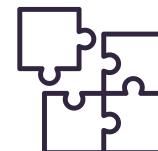
## FLEXIBLE

Validation of various types of transactions

Multiple Authenticator types: Mobile, Hardware OTP, SMS, etc.

Support for Digital Signatures & Biometrics

No limit on backend App integration with Open Standards



## SIMPLE

Intuitive UX on Mobiles

Native SDK App Integration

Swift API-based Setup for backend Apps

Lean managed infrastructure



# BBVA

## BBVA Global Financial Group | KEY REFERENCES

### CHALLENGE

BBVA Group was facing high costs and operational issues as a result of having to operate and support numerous authentication systems, from various vendors, across different geographical regions and digital banking channels. There were no economies of scale, compatibility issues between the systems and no flexibility for authenticator types.

### SOLUTION

**Verisec 10XAUTH Service** was chosen because its flexible API-based model allows for a seamless integration with the BBVA Group's wide range of Mobile/Web digital banking applications; also because it is based on Open Standards, which allows the use of various authenticator types (hardware/mobile) from Verisec, other vendors and the bank itself.

### RESULT

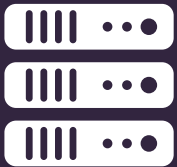
Using **Verisec 10XAUTH Service**, BBVA Group has been able to increase and maintain the speed of deployment for more and better digital services to their customers worldwide, always with the required levels of security and compliance with all relevant regulations, while providing an award-winning user experience. **Verisec 10XAUTH** has scaled to serve millions of BBVA Group users and daily transactions, maintaining the highest level of performance within controlled and predictable budgets.

# SERVICE INFRASTRUCTURE OPTIONS

## Setup and Managed by Verisec's Experienced Tech Team

CUSTOMER APPLICATIONS

API Web Services



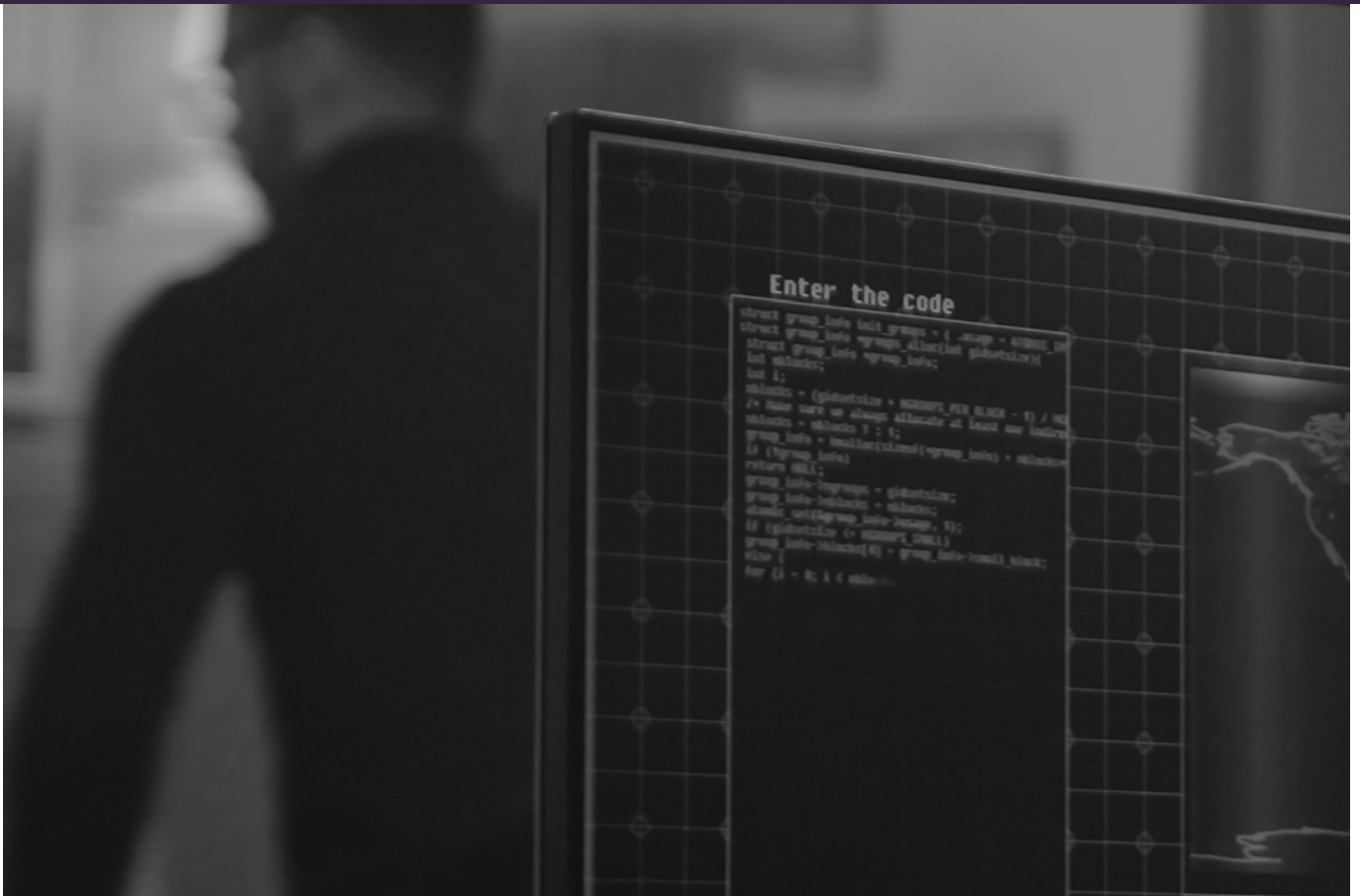
On Premise:  
HARDWARE  
APPLIANCES



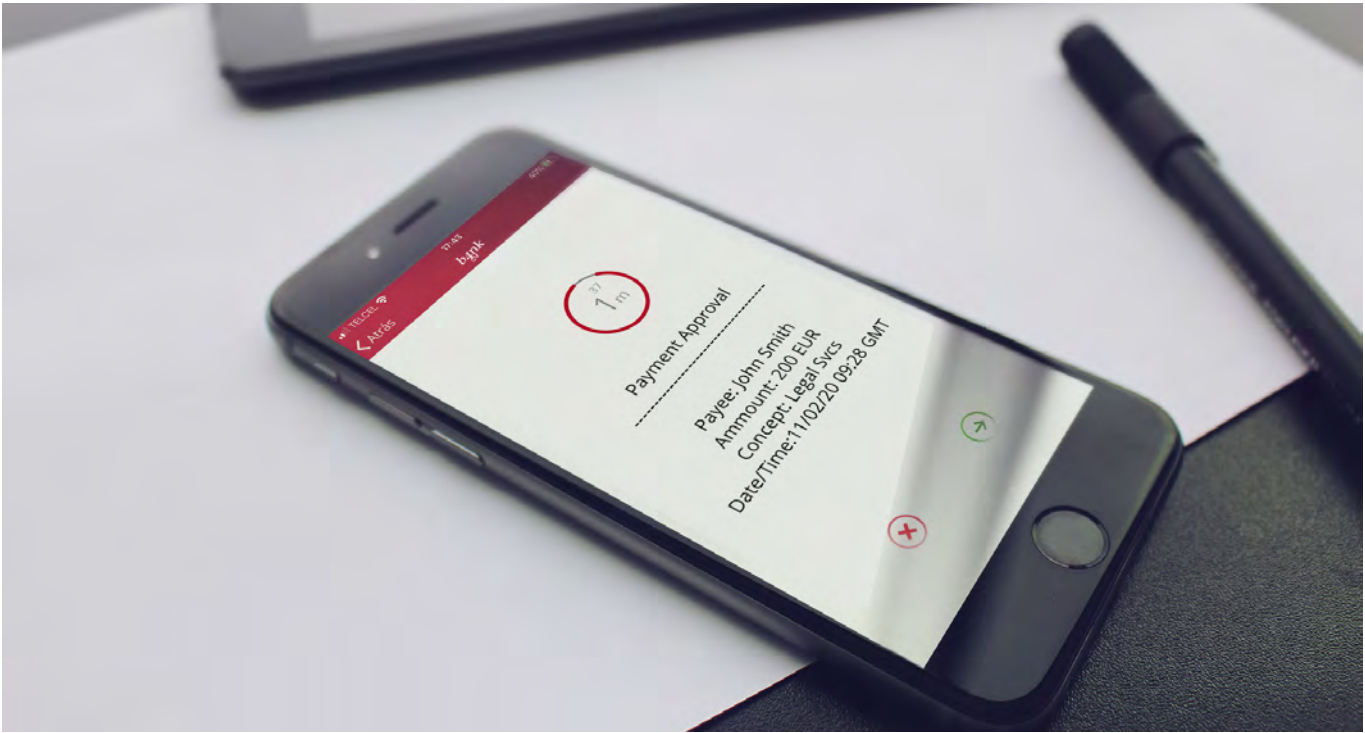
On Premise:  
VIRTUAL  
APPLIANCES



Cloud: SHARED  
OR SEGREGATED







# AUTHENTICATOR TYPES

## Verisec 10XAUTH Mobile Token Options

SDK embedded within Customer App

Dedicated Customer Token App

Generic Verisec 10XAUTH Mobile Token App

## Alternative Delivery Options

SMS OTP delivery

Email OTP delivery

## Hardware Token Options Generic or Customized

### Single Button

Time or Sequence based

### QR Reader

Time or Sequence based with Challenge/Response

### Pin pad

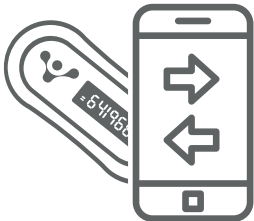
Time or Sequence based with Challenge/Response

### USB/NFC Connected

Time or Sequence based

### Secure Logistics

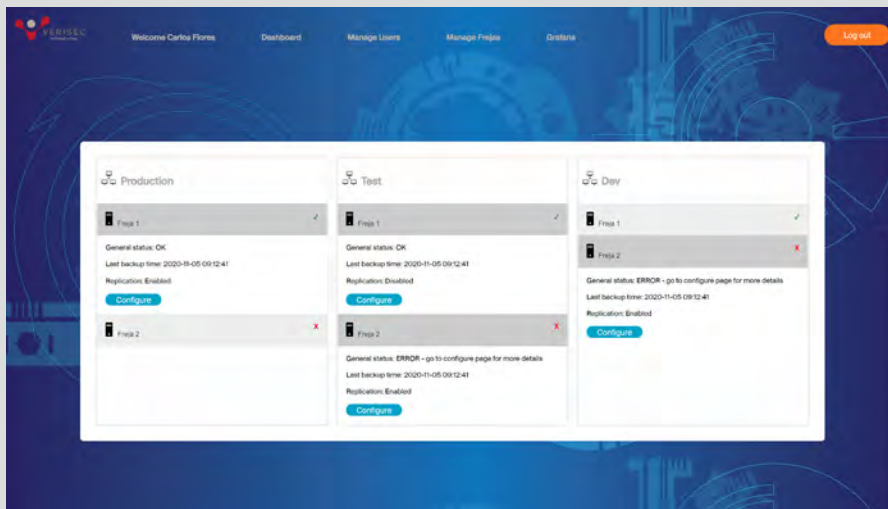
EU-based Device Programming and Delivery Options



# CONTROL & FULL VISIBILITY OVERALL AUTHENTICATION PROCESSES

The Verisec 10XAUTH Service Control Dashboard allows an organization’s Security, Operation and Customer Service Teams to monitor, in real time, relevant variables related to various authentication processes and application environments, as well as the Service SLA itself. They can also perform day-to-day operations on individual users and their tokens, as well as basic maintenance tasks like setting up automatic and manual backups, among others. Organizations can also use the Service Dashboard for current or future capacity planning. Easily identifying patterns and activity levels associated with these processes, such as peak times for authentication services, as well as short and long-term trends. Helping in the anticipation of new requirements and the smooth integration of these with current internal change processes.

## Verisec 10XAUTH Service Dashboard



Service Status

## Capacity planning

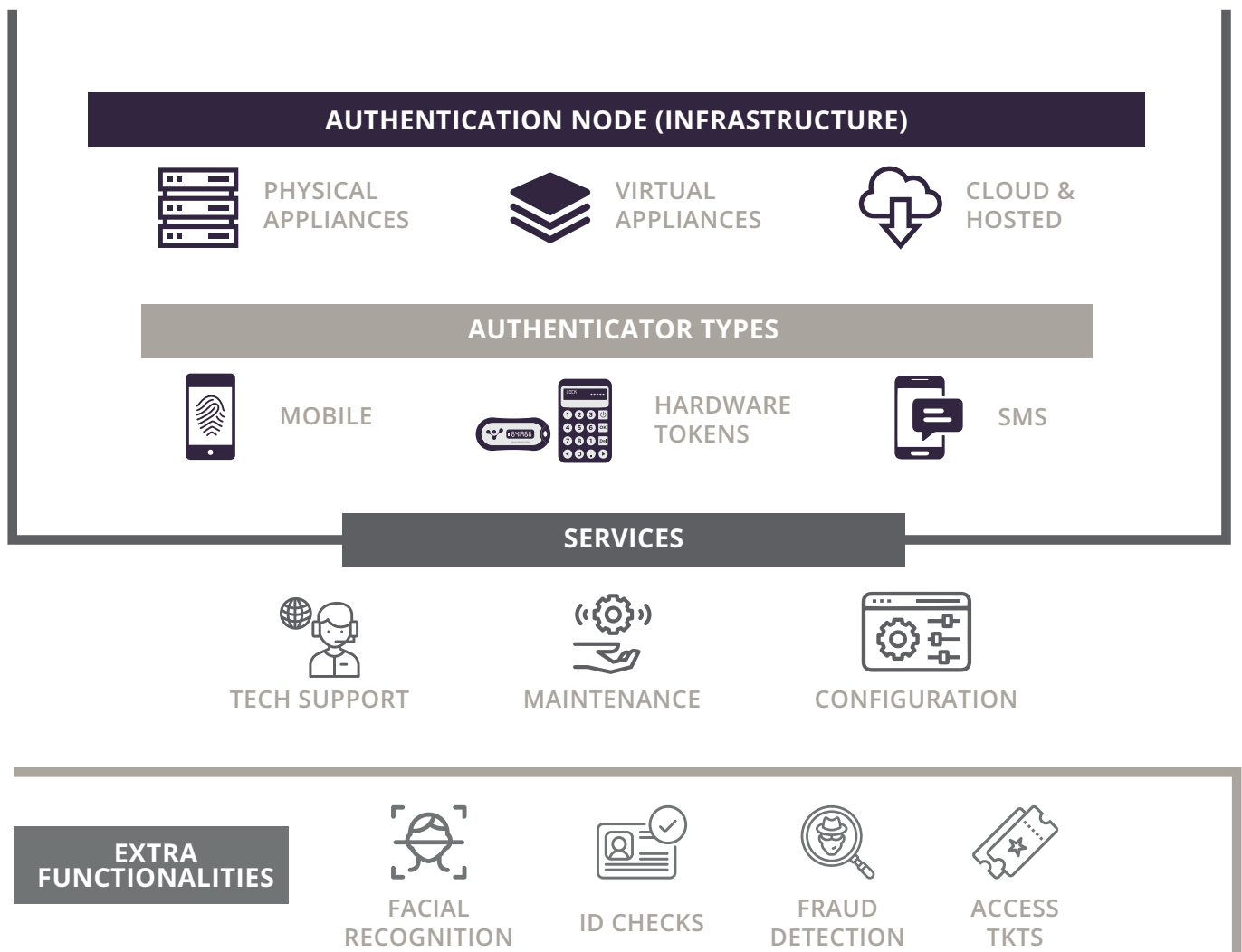


The **Verisec 10XAUTH Service** is priced as a yearly **SUBSCRIPTION** that includes all the required Verisec backend infrastructure in various formats, based on the total number of Active Authenticators (the "Authentication Node").

Furthermore, various types of Authenticators, such as Mobile, Hardware & SMS-based tokens, can be used with this infrastructure. The experienced Tech Team from Verisec handles all required configuration, support and maintenance assuring an optimum performance. Lastly, additional services, like biometric-based user onboarding and transaction fraud scoring, can be integrated as well.

# SUBSCRIPTION BASED SERVICE

## COMMERCIAL MODEL



Verisec 10XAUTH Service:  
AUTHENTICATION IS  
NOW THE NORM AND  
IS EVERYWHERE.

**GO LARGE**  
**#10XAUTH**  
**SCALE UP**

In an era of constant cyber attacks, where user credentials and passwords are frequently either the target or the means for the attacks, security and regulatory requirements demand the use of **strong user authentication** applied to an ever-increasing number and types of users and transactions.

**SCALE is the new name of the game for many financial institutions, especially, when it comes to authentication.**

This exponential level of growth, however, is not best handled by Authentication Systems that can only grow in a “normal” way. **This level of expansion requires an Authentication System that can grow 10 times faster and greater, allowing organizations to GO LARGE & SCALE UP.**

**Verisec 10XAUTH = #Verisec 10XAUTH**



Verisec International AB is a Swedish Tech company, originated in 2002 and focused since inception in enabling TRUST in Digital Transactions, through the development of proprietary Cutting-edge Technologies and Services, as well as integration and implementation of a range of best-of-breed third-party security technologies.

Headquarters in Stockholm, Sweden, and regional offices in the UK, Serbia, Mexico, Australia & the UAE.

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