SecurePay User Guide

Introduction

SecurePay is a secure and user-friendly payment platform designed to provide seamless transactions with advanced authentication and security mechanisms. This guide outlines the authentication process, security features, and how to navigate through the SecurePay website.

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1. Sign-Up Process

- 1. Click Sign Up in the navbar.
- 2. Enter your email and create a secure password.
- 3. Enable Multi-Factor Authentication (MFA):
 - o Scan a QR code using an authenticator app.
 - o Enter the generated OTP for verification.
- 4. Receive a recovery code and store it safely.
- 5. Choose a Fast Login Method:
 - o Windows Hello: Biometric/PIN-based authentication.
 - o Google Password Manager: Passkey stored in your Gmail account, secured by a 6-character PIN.
- 6. After authentication setup, your account is ready.

2. Login Process

Returning User on the Same Device:

- If Fast Login is enabled, use biometrics or a saved passkey.
- If logging in with a password, MFA is not required for low-risk logins.

Logging in on a New Device:

- 1. Enter email and password.
- 2. Context-Aware Authentication evaluates risk based on device, location, and IP address.
- 3. Authentication Scenarios:
 - o Low Risk: Direct login.
 - Medium/High Risk: Additional MFA required (OTP, email verification, recovery code, or biometrics/PIN).
 - o New Device & Google Passkey: Available only when logged into the same Gmail account.

Continue with Google Option:

- If selected during signup, MFA is still required for first-time login.
- If logging in from an unknown location/device, additional MFA verification is required.

3. Multi-Factor Authentication (MFA) Setup

- 1. Scan QR code using an authenticator app.
- 2. Backup Recovery Codes are provided.
- 3. Additional MFA methods available:
 - Email Verification
 - OTP Authentication
 - Biometric Authentication
 - Secure PIN Entry

4. Fast Login Methods

- Windows Hello: Uses device-specific biometric authentication or PIN.
- Google Password Manager: Stores a passkey secured by a 6-character PIN.

5. Behavioral Biometrics System

SecurePay uses AI-driven behavioral biometrics to enhance security by analyzing:

- Keystroke dynamics
- Mouse movements & touch interactions
- Typing speed & patterns

Security Response Based on Anomaly Score:

Anomaly Score Action Taken

Low No additional action.

Medium Additional biometric verification required.

High MFA + Biometric authentication required.

Multiple Anomalies Account locked; forced logout.

6. Login Alerts & Device Management

Login Alerts:

Users receive email notifications for logins from a new device or location.

Device Management:

Users can view active sessions and remotely log out from unrecognized devices.

7. SecurePay Website Walkthrough

Dashboard

• Provides a snapshot of your account activity and quick access to features.

Transactions

View past transactions with details including date, amount, and payment method.

Settings

- Change Password securely.
- Manage Devices and log out from unwanted sessions.

Make a Payment

- 1. Click Make a Payment in the navbar.
- 2. Enter the recipient's bank details or UPI ID.
- 3. SecurePay processes payments securely using Stripe.
- 4. Confirm and authorize the payment.
- 5. Receive a transaction confirmation.

8. Security & Account Settings

- Users can change their password and manage authentication preferences.
- Ability to log out from all sessions in case of suspicious activity.

9. Links

⊘ GitHub Repository: SecurePay GitHub (https://github.com/Coder-Rohan24/Finfiesta_hackathon)

Conclusion

SecurePay provides a robust authentication system with context-aware security, behavioral biometrics, and adaptive MFA. With Stripe integration, SecurePay ensures a safe and seamless transaction experience. For any issues or queries, please contact SecurePay Support.

Thank you for choosing SecurePay!