

Intuitive, risk-based authentication for mobile apps

Demand for mobile banking introduces competing pressures for the organisation seeking to innovate yet remain secure.

1. Consumers and organisations need to be comfortable with the risk profile of mobile devices;
2. Consumer IT has created a high-end user expectation of the digital experience;
3. Many more organisations are now accessible and striving for customer attention.

Traditional security techniques, such as authentication with PINs and passcodes, are highly disruptive to the consumer experience. We believe that a significant competitive advantage can be gained by offering a superior user experience without compromising security.

Frictionless ID&V is a pilot project with an innovative, patent-pending, layered approach to mobile authentication. Rather than relying on the user's ability to recall a passcode, this technology gathers information about the user from a variety of sources.



Frictionless ID&V for Mobile Apps

Secure and usable authentication across mobile consumer platforms

Emerging Technology Services, IBM UK

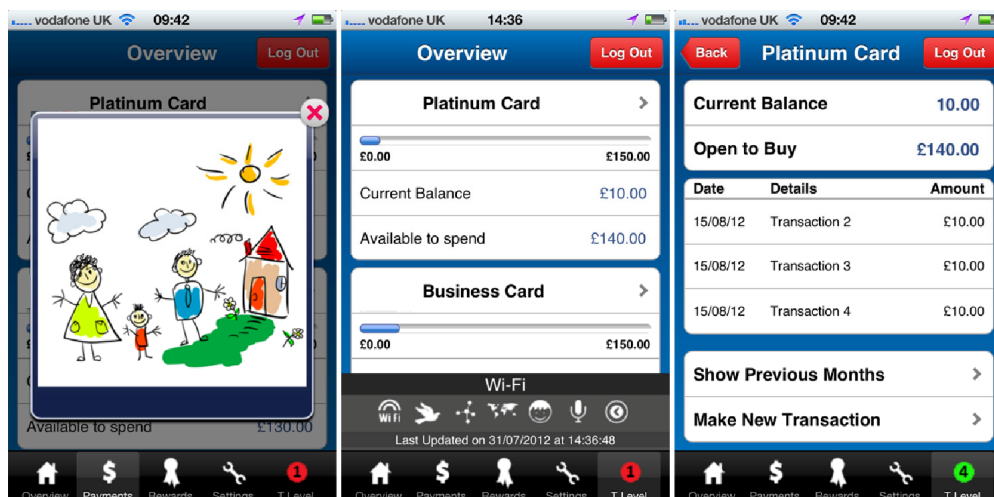
This information is used to build a profile of the user in which useful contextual clues are stored, for example current location and

network identity. Analysis of this context produces a **trust score** which represents the confidence the business has in the authenticity of the user. The business can use this analysis to determine the level of access to be granted to the user. Furthermore, the user may be prompted to interactively logon, from a selection of managed authentication methods.

With Frictionless ID&V, the **business retains complete control of risk** to ensure compliance with risk profiles across mobile channels. The flexible, context-aware authentication process can be fully managed, resulting in **enhanced usability and customer sentiment**.

Highlights

1. Manage mobile channel risk through flexible multi-layer access control policies. Risk profiles are enforced consistently across all mobile platforms
2. Exceed user's expectations with an intuitive solution for the traditional passcode-based authentication challenge
3. Real-time situational analytics to enhance the customer's journey and mobile platform experience
4. Built on enterprise middleware for first-class integration with existing business infrastructure



Screenshots from a typical scenario showing an authentication screen and the resulting layered trust levels, with context as the user navigates between pages.

Manage usability and security with a multi-factor, policy-driven and context-sensitive access control solution for mobile apps

Contact

Stephen Pipes

Emerging Technology Services
MP137, Hursley Park
Winchester, Hampshire
SO21 2JN, UK
Tel: +44 (0) 1962 817648
Email: pipessd@uk.ibm.com



(C) Copyright IBM Corp. 2013
All Rights Reserved.