

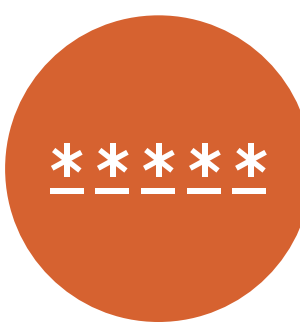


Trusted Authentication Methods

For E-Signature Transactions

 <p>EMAIL AUTHENTICATION</p> <p>The signer is sent an email, inviting them to access the e-sign ceremony by clicking a link. Authentication happens with a successful login to the email account.</p>	 <p>LOGIN CREDENTIALS</p> <p>The signer is authenticated by the sending party's system prior to accessing the transaction. Login requires a valid user ID and password.</p>	 <p>SMS AUTHENTICATION</p> <p>Verify your signer's identity via a secure one-time SMS code sent to their phone. The signer enters the code into the login page to access the documents that require signature.</p>	 <p>SECRET QUESTION CHALLENGE</p> <p>The signer must successfully answer challenge questions. These are referred to as "shared secrets" because the question and answer sets are pre-selected ahead of time.</p>	 <p>GOVERNMENT ID VERIFICATION</p> <p>Verify unknown individuals remotely using government-issued IDs (e.g., driver's license, passport, etc.). OneSpan Sign leverages digital identity verification to capture, extract, and analyze ID data in order to authenticate government-issued identity documents.</p>
 <p>BIOMETRIC COMPARISON</p> <p>Biometric comparison is typically used for high risk, high value transactions with unknown signers. Signers can take a selfie and it will be compared against the photo on their government-issued ID document to verify their identity in seconds.</p>	 <p>KNOWLEDGE-BASED AUTHENTICATION (KBA)</p> <p>When the e-sign service is integrated with 3rd party ID verification services like Equifax, the signer is presented with knowledge questions in real time.</p>	 <p>SMART CARDS AND DERIVED CREDENTIALS</p> <p>Federal employees and contractors require a smart card or mobile derived credentials when e-signing. This is a form of multi-factor authentication: the smart card or mobile device combined with the user's PIN.</p>	 <p>DIGITAL CERTIFICATES</p> <p>Issued by 3rd parties like Trust Service Providers (TSP) and Certificate Authorities (CA), digital certificates are used at the time of signing to validate the user's identity.</p>	 <p>DIGIPASS</p> <p>Digipass® is a multi-factor authentication solution that generates one-time passcodes (OTP) for use with another authentication method, such as a PIN or fingerprint.</p>

Definition of Authentication
 Used alone or in combination, authentication methods verify a person's identity to participate in a trusted transaction.

Categories of Authentication

		
<p>Know</p>	<p>Have</p>	<p>Are</p>
<p>SOMETHING YOU KNOW (e.g., password)</p>	<p>SOMETHING YOU HAVE (e.g., hardware or software authenticator, government-issued smart card, mobile phone)</p>	<p>SOMETHING YOU ARE (e.g., biometrics such as a fingerprint or facial recognition)</p>

Examples of E-Signature Authentication

Channel	Transaction	Sample Authentication Method
<p>ONLINE</p>	<p>MORTGAGE APPLICATION</p> <p>INTERNAL EMPLOYEE REVIEW</p> <p>VENDOR CONTRACT</p>	<p>Banking portal login credentials or valid email address + SMS OTP</p> <p>SSO or email authentication</p> <p>Username & password + Vendor ID #</p>
<p>MOBILE</p>	<p>BANK ACCOUNT OPENING</p> <p>GOVERNMENT EMPLOYEE PROCEDURE (VACATION REQUEST)</p>	<p>ID Verification with biometric comparison and government ID verification or KBA (new customer)</p> <p>SSO (Federal employees also use a smart card or derived credential)</p>
<p>CALL CENTER</p>	<p>INSURANCE CLAIM</p>	<p>Valid email address or customer portal login credentials</p>

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