

Trusted Authentication Methods

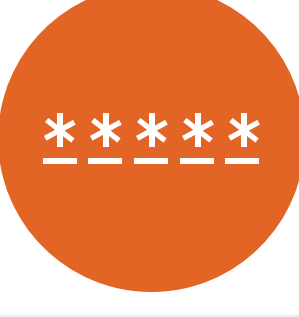

For E-Signature Transactions

 <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>



About OneSpan

OneSpan, the digital agreements security company, helps organizations accelerate digital transformations by enabling secure, compliant, and refreshingly easy customer agreements and transaction experiences. Organizations requiring high assurance security, including the integrity of end-users and the fidelity of transaction records behind every agreement, choose OneSpan to simplify and secure business processes with their partners and customers. Trusted by global blue-chip enterprises, including more than 60% of the world's largest 100 banks, OneSpan processes millions of digital agreements and billions of transactions in 100+ countries annually.

Learn more at [OneSpan.com](https://www.onespan.com)
<https://www.onespan.com/contact-us/onespan-sign>



Copyright © 2022 OneSpan North America Inc., all rights reserved. OneSpan®, the "O" logo, Digipass®, Contro® and "The Digital Agreements Security Company"™ are registered or unregistered trademarks of OneSpan North America Inc. or its affiliates in the U.S. and other countries. Any other trademarks cited herein are the property of their respective owners. OneSpan reserves the right to make changes to specifications at any time and without notice. The information furnished by OneSpan in this document is believed to be accurate and reliable. However, OneSpan may not be held liable for its use, nor for infringement of patents or other rights of third parties resulting from its use.