

Goals for Banks



Grow Revenue



Minimize Fraud



Ensure Flexibility

The best user experience

with

The best security

and

The most flexible platform

Bank Industry Drivers

Account Fraud



Customer Relationships

- ◆ Cost of acquisition
- ◆ Improved customer retention
- ◆ Strong digital-only experience



Account fraud results in **\$10+ billion** in losses for financial institutions

As a result of unauthorized activity on their accounts:

- 28% of respondents left their banks
- 12% of respondents left their credit unions
- 22% of respondents left their credit card companies

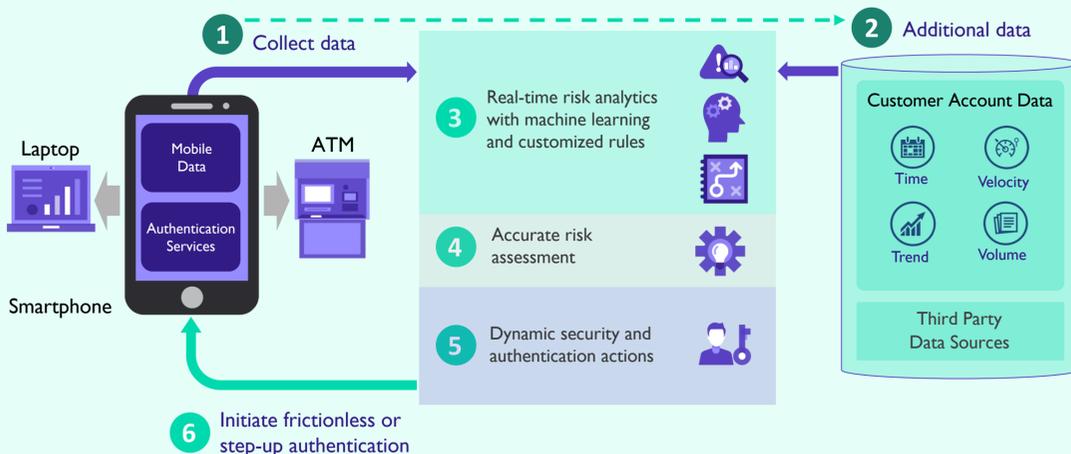


Strict Regulation

- ◆ Data privacy (i.e. GDPR)
- ◆ Real-time payments
- ◆ Strong transaction authentication and transaction risk analysis (i.e., PSD2)
- ◆ Open banking

OneSpan Intelligent Adaptive Authentication

Improve the user experience, drive down fraud, and meet strict regulations

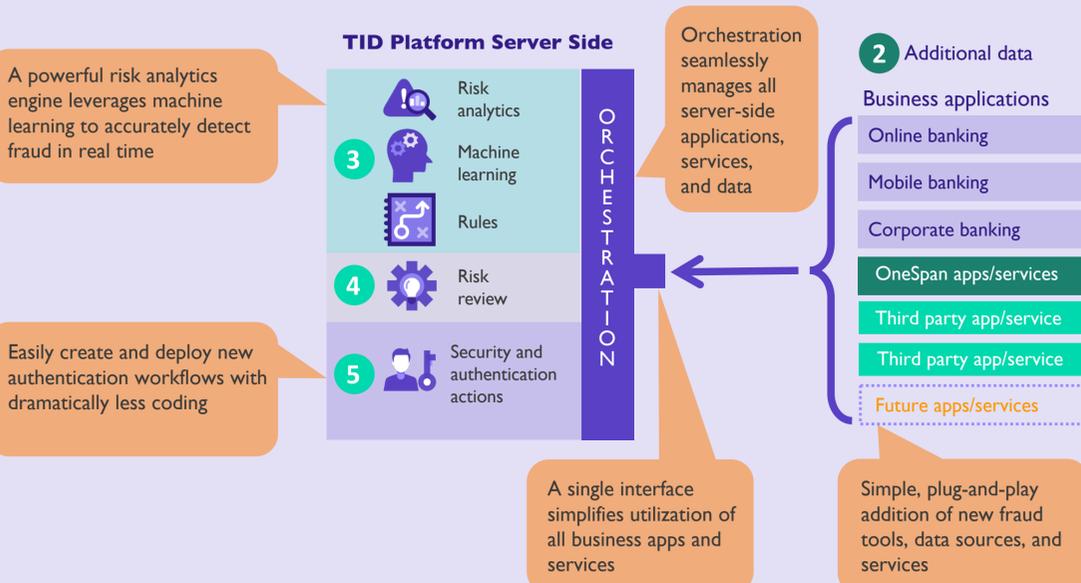


Behind the Scenes

The OneSpan Trusted Identity (TID) Platform – Client Data Collection



Server Side Risk Analytics



Client Side Authentication Orchestration



Benefits of OneSpan's Intelligent Adaptive Authentication

Business Managers



- **Grow revenue: bring new solutions to market fast, and quickly adapt to exceed customer expectations**
- Enable fast, frictionless user experiences across devices and channels
- Maximize customer acquisition and retention

Security and Fraud Professionals



- Deploy advanced authentication such as biometrics and behavioral
- **Future proof applications: leverage new authentication technologies quickly without code changes**
- Reduce fraud with cutting-edge analytics and machine learning

Compliance Managers



- Ensure visibility and control across applications and channels with centralized rules and management
- **Rapidly adopt and comply with new and changing regulations**
- Quickly meet EU GDPR and PSD2 requirements

IT Managers



- Respond to change
- Integrate new fraud data sets and services quickly
- **Dramatically reduce coding, QA, and related complexity!**