

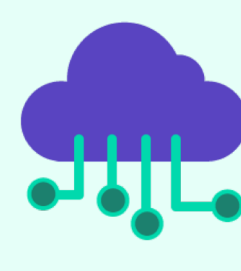
Goals for Banks



Grow Revenue



Minimize Fraud



Ensure Flexibility

The best user experience

with

The best security

and

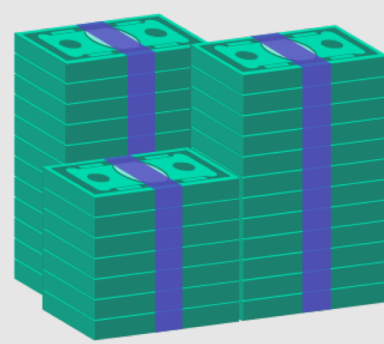
The most flexible platform

Bank Industry Drivers

Customer Relationships

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

Account Fraud



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

As a result of unauthorized activity on their accounts:

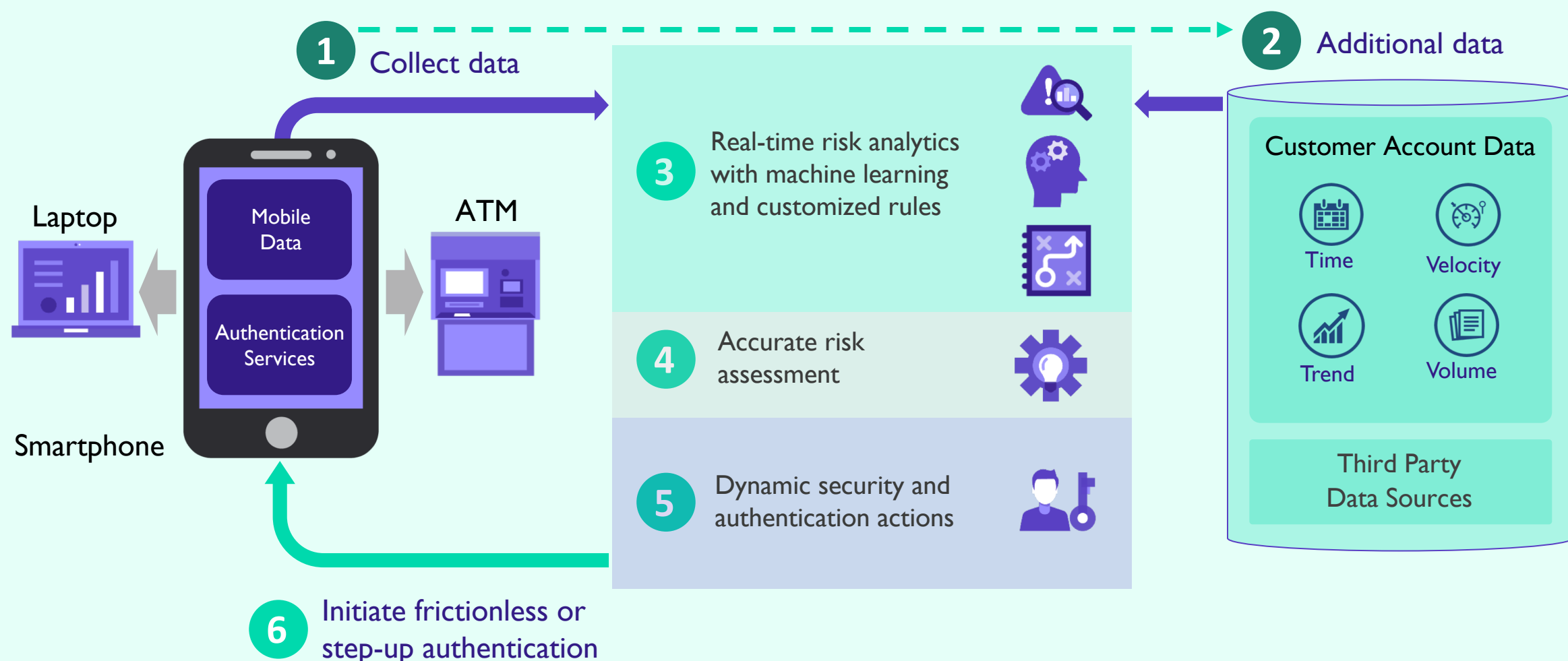
- 28%** of respondents left their banks
- 12%** of respondents left their credit unions
- 22%** of respondents left their credit card companies

Strict Regulation

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

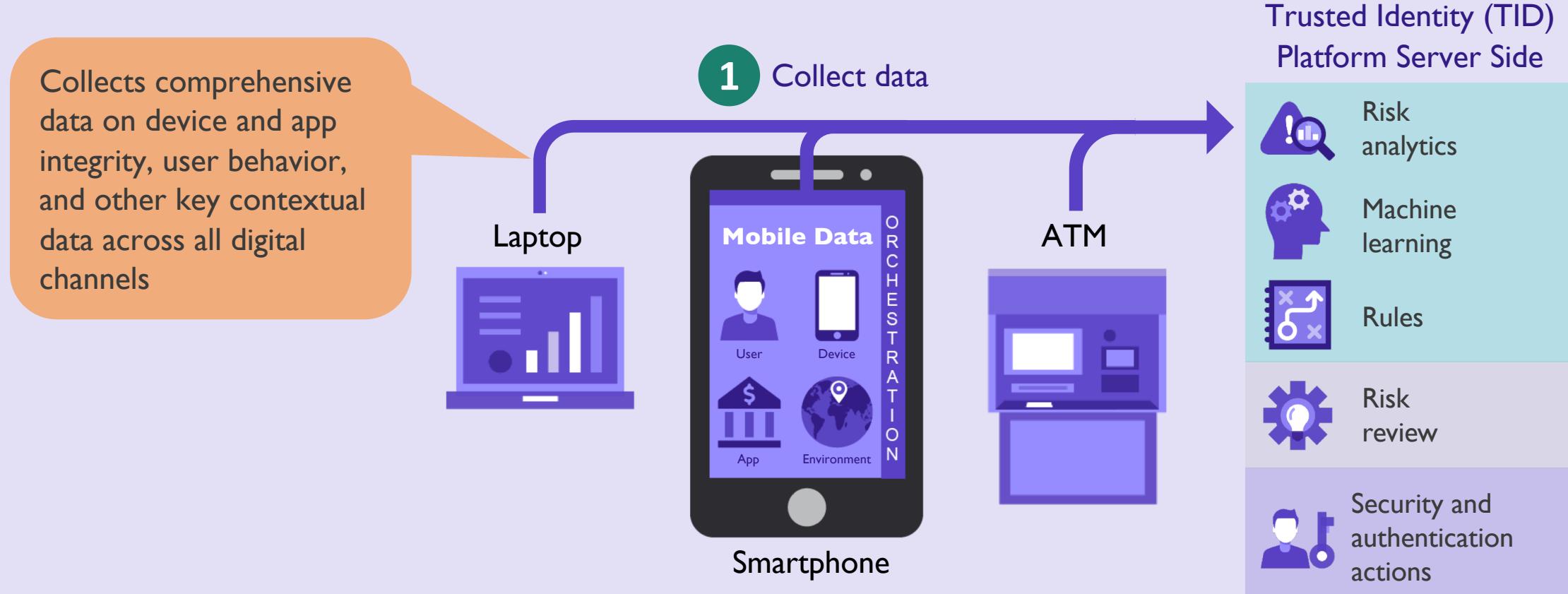
OneSpan Intelligent Adaptive Authentication

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

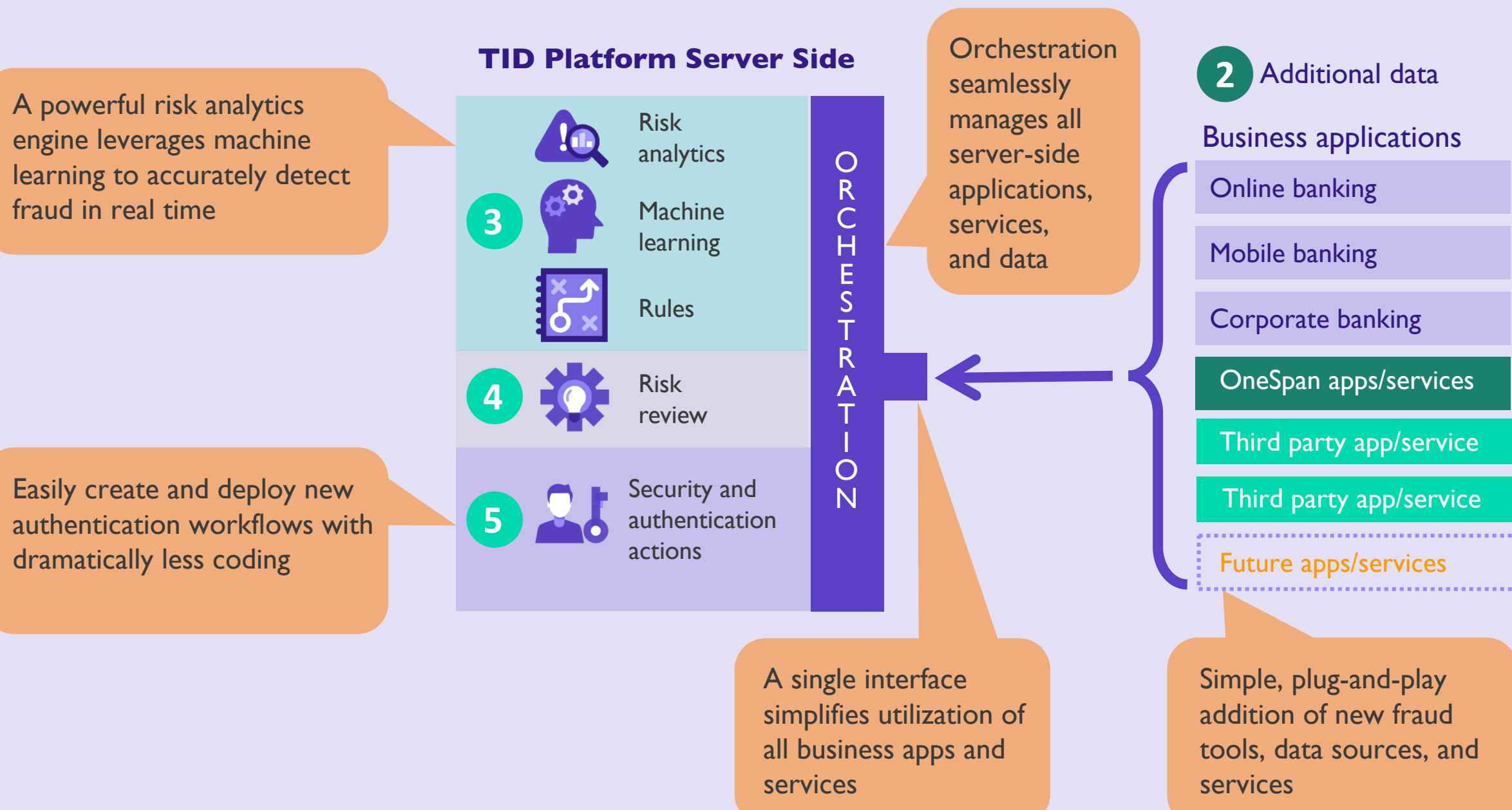


Behind the Scenes

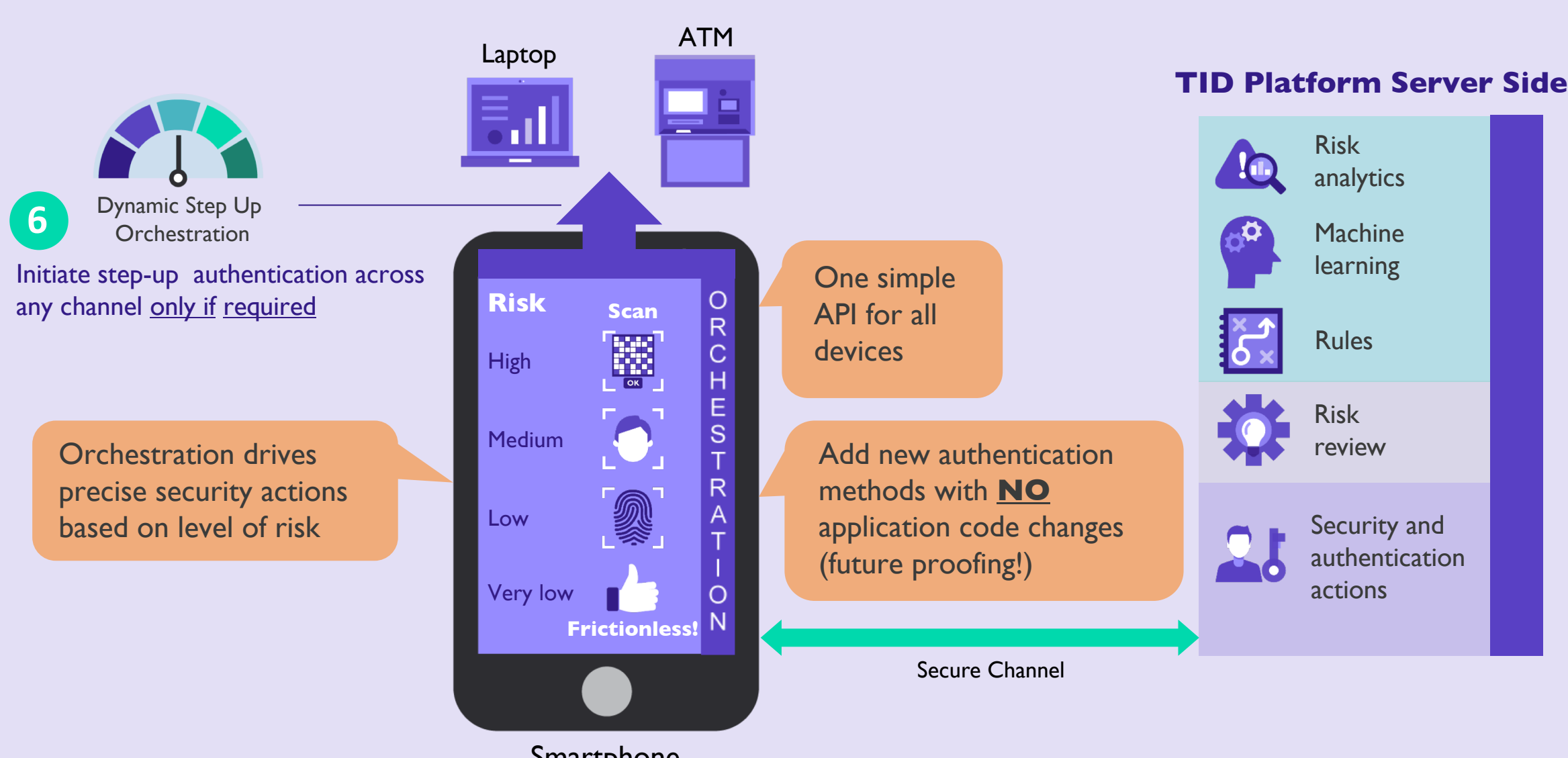
The OneSpan Trusted Identity (TID) Platform – Client Data Collection



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!