

# How To Secure Customer Experience

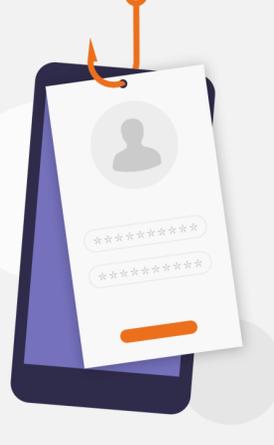
without Friction



## Password based authentication is weak security and a poor user experience

Passwords have significant known security issues

 <b>Weak passwords</b>	 <b>Reused passwords</b>	 <b>Phishing attacks</b>
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### Multi-Factor Authentication does not work

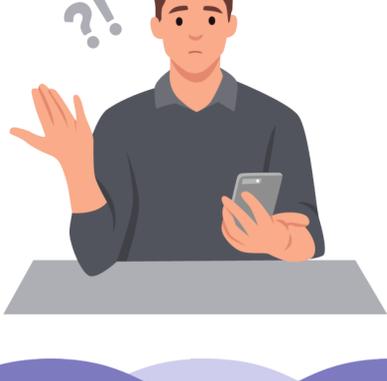
- OTPs can be stolen via phishing or man-in-the-middle (MITM) attacks **✗**
- Knowledge based authentication does not prove you are the person you claim to be **✗**
- Implementing MFA can be costly & complex **✗**

### Why You Shouldn't Use OTP via SMS two-factor authentication

The FBI says that victims lost \$68 million to SIM-card scam in 2021, compared to just \$12 million in the three-year period between 2018 and 2020

 Criminals can stealthily look at locked phone's screen to steal OTP codes.	 SIM cards can be stolen and used by intruders in their phones to receive SMSs or calls.
 SIM information can be swapped by applying social engineering hacks.	 OTP codes can be intercepted by criminals, taking advantage of severe security flaws in SS7 message transmission protocol.

## The frustration of complex authentication processes leads to a poor customer experience



## The Good News!

Businesses can use ValidSoft See-Say® Trusted Identity Assurance™ to Eliminate Security Credential Abuse for a Great Customer Experience.

## See-Say® Trusted Identity Assurance™ Speak It and It's You!

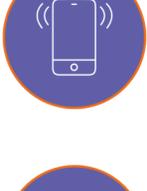
A Different, Smarter Way to Voice Authenticate for Guaranteed Identity



### ValidSoft See-Say® Trusted Identity Assurance™

A digit-based voice authentication approach that combines voice biometrics, speech recognition and cryptographically generated digits in a theft proof interface to guarantee one's identity in online interactions.

## The Smarter Approach

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**Assured Identity**  
 Speaking the digits, in conjunction with the transaction, permanently binds the individual to the digits and the transaction.
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**Irrevocable Transaction**  
 Encrypted digits, irrevocably linked, form non-repudiation.
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**Prevents Credential Theft Stops Replay Attacks**  
 Defeats deep-fakes. The attack is prevented without the genuine user's voice speaking the OTP.
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**Better User Experience**  
 Faster, more secure, frictionless. Nothing to remember – just say what you see.

## Use Cases

 <b>Online banking</b>	 <b>Financial payment apps</b>	 <b>CNP transactions through 3D-Secure</b>	 <b>MFA platforms</b> Okta, Duo, Ping Identity
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## See-Say® Trusted Identity Assurance™ The Foundation of Secure Frictionless Customer Experience for Trusted Identity

Many of the most security-savvy and CX-focused companies are making this move to improve security during their authentication process. Are you?