# Continuous Authentication with Behavioral Biometrics

Frictionless, secure digital identity

We all know the troublesome challenge of securing data and systems using traditional passwords, PINs, or one-time passwords (OTP). Password credentials are easily forgotten, hacked, or duplicated. By introducing stronger authentication protocols using biometrics, customer identity is verified using a biological template, e.g., fingerprint, voice, or face scan that never leaves the mobile device.

Taking it a step further, risk-based biometric authentication initiates a multifactor "step-up" authentication process, requiring an additional identifier or PIN. When clients use Samsung SDS Nexsign™, these stronger, FIDO-certified authentication controls, are integrated into the enterprise application and company policies to deliver a user experience that is simpler, faster, and more secure.

## Samsung SDS Nexsign with Behavioral Biometrics

With 90% of data breaches containing a phishing or social engineering element,[1] users are tricked by hackers who then gain access into an account or system. While malicious social engineers can find their way in and easily change credentials and "takeover"—they can't change their behavior.

Samsung SDS has complemented its existing security access controls and FIDO-certified biometric authentication platform with continuous behavioral biometric authentication that uses a person's unique behavior profile to validate their identity throughout a session within an application on their mobile device. By applying login anomaly detection algorithms that look for behavioral patterns that seem out of the ordinary—such as login location, swipe patterns, keystrokes, and more—behavioral biometrics with Samsung SDS Nexsign quickly detects anomalous behavior and responds with a step-up process that layers in additional security measures, such as prompting for a fingerprint or facial scan.

## Benefits of Behavioral Biometrics

### Less Fraud

- Identify criminal behavior in the application flow and during the online session
- Prevent account takeover attempts as they occur
- Stop insurance payment hijacking
- Indicate the use of stolen/synthetic identities for fraudulent policy applications

### Less Friction

- Eliminate CAPTCHA use
- Create a smoother and faster process for the policy holder

### More Functionality

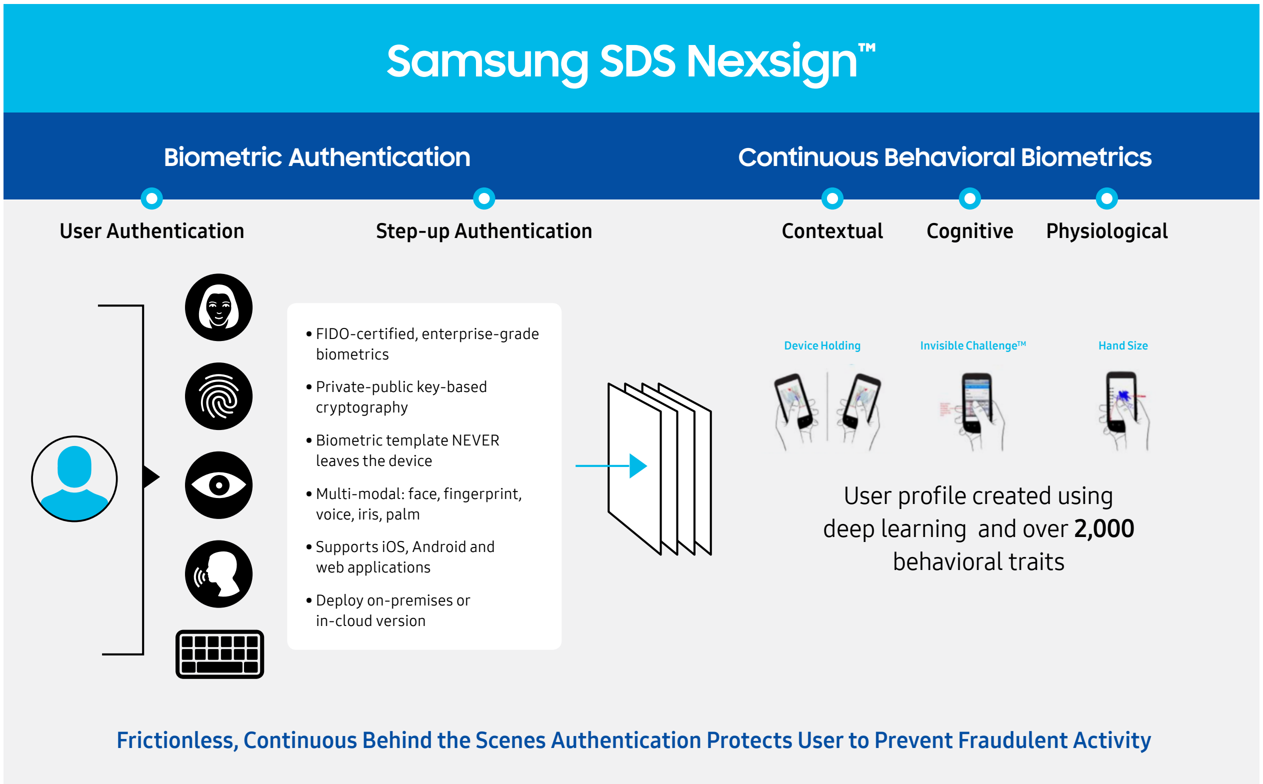
- More efficient operations
- Greater customer confidence in new digital channels

[1] Verizon's 2016 Data Breach Investigations Report

## Use Nexsign with Behavioral Biometrics to...

**Prevent New Account Fraud and Takeovers:** With fraud predominately coming from authenticated sessions, the integrity of an online visit is not assured simply at login. Continuous authentication helps prevent against account takeovers by detecting aberrant behavior using 2,000 behavioral patterns to verify a user's identity and analyze responses to invisible challenges.

Reduce friction when authenticating users by replacing insecure passwords with non-duplicative biometrics. Apply multifactor "step-up" authentication controls to further mitigate risk and reduce fraudulent activity.



### Samsung SDS Nexsign™

**Biometric Authentication**

User Authentication

Step-up Authentication

- FIDO-certified, enterprise-grade biometrics
- Private-public key-based cryptography
- Biometric template NEVER leaves the device
- Multi-modal: face, fingerprint, voice, iris, palm
- Supports iOS, Android and web applications
- Deploy on-premises or in-cloud version

**Continuous Behavioral Biometrics**

Contextual

Cognitive

Physiological

User profile created using deep learning and over **2,000** behavioral traits

Frictionless, Continuous Behind the Scenes Authentication Protects User to Prevent Fraudulent Activity

Samsung SDS Behavioral Biometrics powered by BioCatch

## CONTACT US

To learn more about the Samsung SDS Nexsign biometric and behavioral authentication, please visit www.samsungsdsa.com or email us at bd.sdsa@samsung.com.

## ABOUT SAMSUNG SDS AMERICA, INC.

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