

# UNIKEN

We make connecting safe

SECURE \* AUTHENTICATE \* TRANSACT



# Digital Identity – The Critical Element of Customer Relationships and Experience

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# Identity in the Real World

How do we think about it?



TAX ID#: 11-1234567  
**CHAD WHITE**



# Identity in the Digital World

We create digital identities by taking real world identities and use them as foundational elements



**TAX ID#: 11-1234567**  
**CHAD WHITE**



# Identity in the Digital World

How do we use Digital Identities?

1050542 GENERATE


## CELL PHONE IDENTIFIER



SUBMIT



 Username

 Password

LOGIN

[Forgot Password? Click Here](#)

## BEHAVIORAL BIOMETRICS

Hello Jose. Your one time access password to [www.example.com](http://www.example.com) is 567390



# Identity is critical in any customer relationship...

- How we segment, market and service clients
- How we Secure clients
- How we Authenticate clients
- How we let clients Transact with us
- How we Service them



A hand is shown using a stylus to interact with a tablet. The entire image is overlaid with a semi-transparent blue filter. The background shows a person's hand holding a tablet, with another hand using a stylus to interact with the screen. The text is overlaid on this background.

# We have moved to an **omni-channel world**...

- Mobile is becoming the dominant channel
- New channels quickly transition to mainstream
- Anytime, anywhere, any device access requirement
- A consistent experience and offering across channels is what consumers want
- A move from a reactive to proactive model of servicing

# Digital and third party channels set to multiply

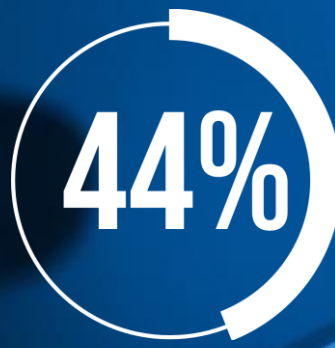
Top 5 primary banking channels for 2022



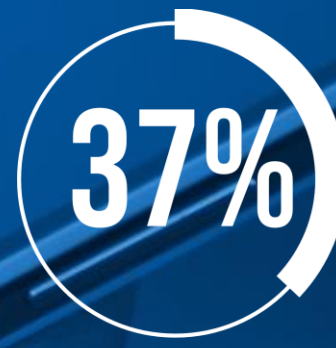
**MOBILE**



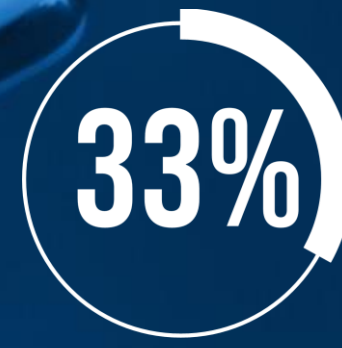
**ONLINE**



**DIGITAL ASSISTANTS**



**SOCIAL MEDIA**

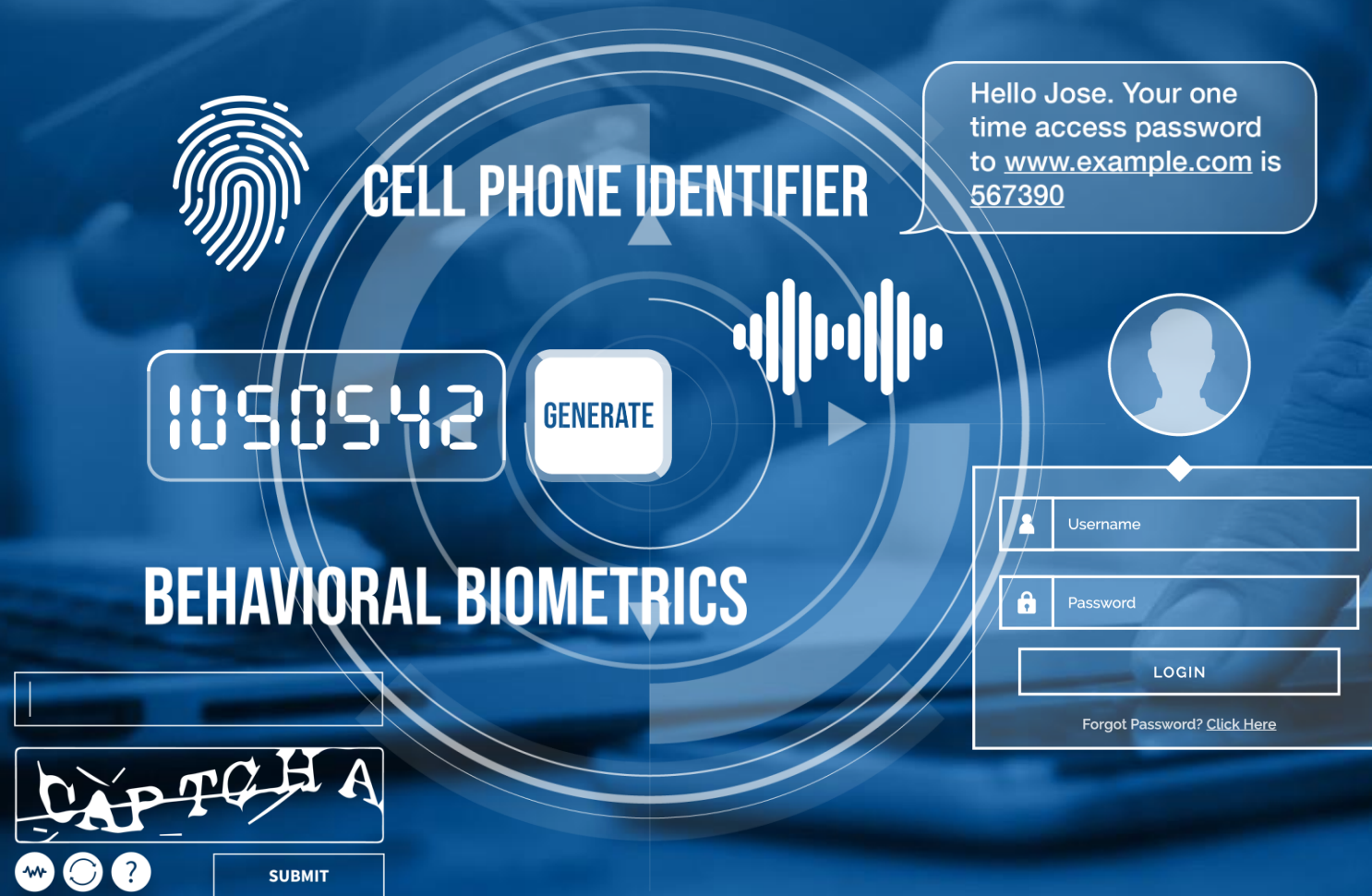


**THIRD PARTY**

2018 Infosys Innovation In Banking Study



# Identity will shape your omni channel experience ...



NATURAL  
CONSISTENT  
ZERO FRICTION

# Customer Experience is the cornerstone of success

Customer Experience Leaders Achieve



**1.9x**

Greater share  
of wallet



**2.1x**

Willingness to take up  
new products



**1.9x**

Level of  
recommendation

**CUSTOMER EXPECTATIONS HAVE EVOLVED TO DEMAND  
EVERYTHING, ANYTIME, DELIVERED QUICKLY, AND DONE EASILY**

# However, organizations have been forced to balance...



## **CONSUMER WANTS**

Experience and  
Convenience



## **ORGANIZATIONAL WANTS**

Greater share of Wallet  
Greater share of Product  
Efficiency



## **REGULATORY REQUIREMENTS**

Current and Future



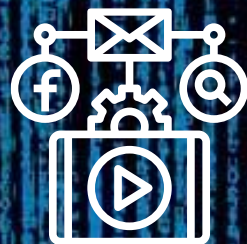
## **SECURITY**



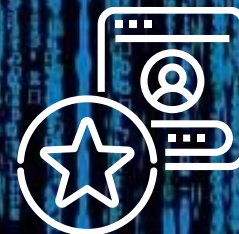
# Fraudsters understand this shift to electronic channels and are moving quickly to exploit...



**CREDENTIAL  
COMPROMISE**



**SOCIAL  
ENGINEERING**



**DEVICE AND NETWORK  
COMPROMISE**



**CURATED AND TARGETED  
MALWARE**

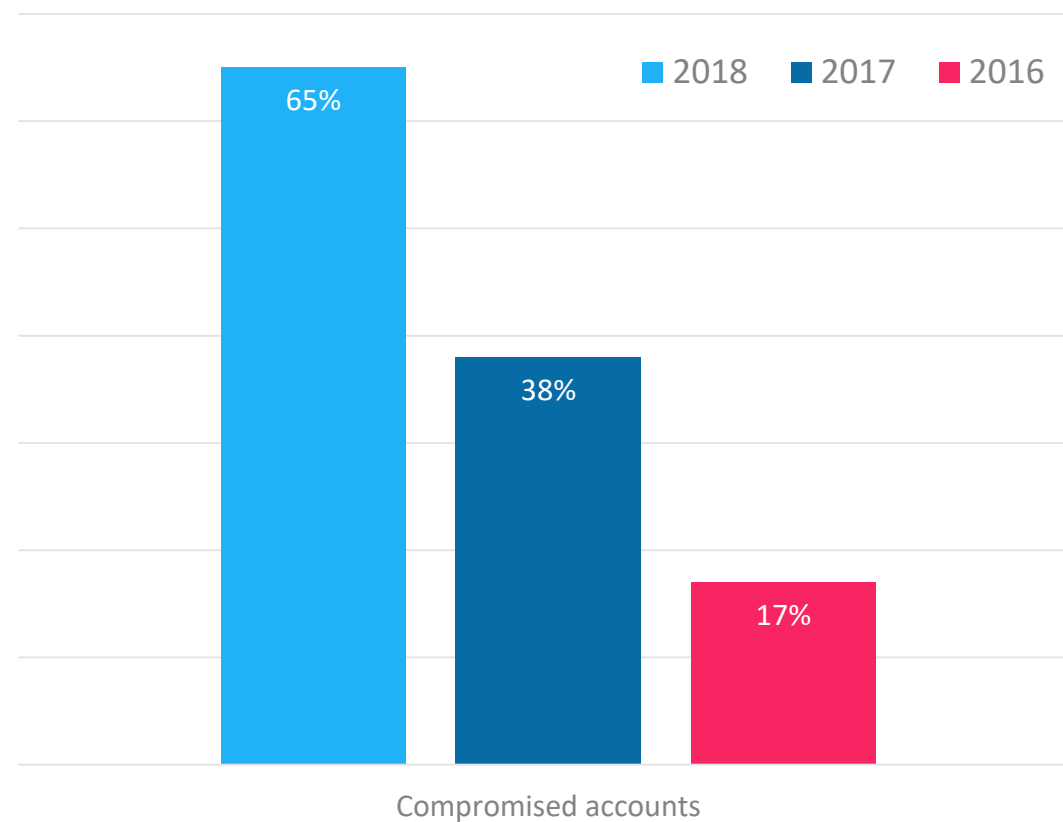


# Credential Compromise is still king

## IDENTITY ATTACKS:

- Credential Compromise
- Credential Harvesting
- **PHISHING**
- Social Engineering
- PII Compromise
- Account Takeover via Password Recovery
- Account Takeover via Call Center
- Call Center Account Trolling

Phishing impacts experienced\*



Graph Source: Proofpoint

# Social Engineering is becoming easier to exploit...



To identify yourself for  
secondary authentication  
you answer 2-3 questions

Create a list of  
answers to questions

**UNITED**   
Client Profile

✓ Mothers maiden name: Cummings

✓ Sports team: Arsenal

✓ School: Haverstock

✓ **First pet's:** Prince

✓ Make of first car: Ford

✓ Favourite colour: Blue

✓ University: Oxford

✓ **First trip abroad:** Valencia Spain

✓ Favourite teacher: Ms. Wreight

✓ **Type of Holiday:** Adventure Hikes

 Jaguar



DNS SPOOFING/POISONING  
NETWORK SNIFFERS  
PINEAPPLE  
**NETWORK COMPROMISE**  
MALICIOUS CELL TOWER  
MALICIOUS WIFI  
CA COMPROMISE  
DDOS  
MALICIOUS VPN  
MAN-IN-THE-MIDDLE

&

SSL PINNING COMPROMISE  
FAKE DEVICE REGISTRATION  
DUPLICATE SIM / PHONE PORTING  
SECURE ENCLAVE/ TRUSTZONE BREACHES  
**DEVICE COMPROMISE**  
OFF THE SHELF MALWARE  
DEVICE ROOTKIT/JAILBREAK  
PHYSICAL POSSESSION  
DEVICE MALWARE (INCLUDING POLYMORPHIC)  
SMS REDIRECTION  
STEALING DATA ON DEVICE

The ideal path is **defense in depth** that drives **frictionless** and **phenomenal experience**...



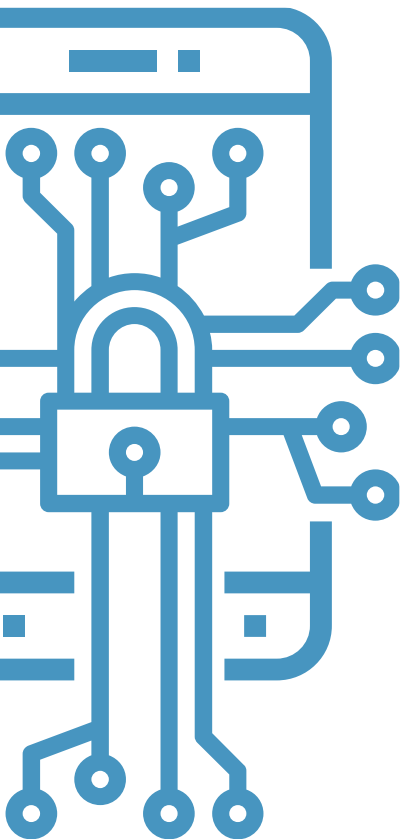
**SECURE**



**AUTHENTICATE**



**TRANSACT**



# Secure

## **Invisibly secure the device and create end-to-end trust**

- Root / Jailbreak Detection
- Malware identification
- Device fingerprinting
- App fingerprinting
- Encrypted channel communications
- APIs go dark to internet





# Authenticate

## Identify Customers on your Digital Channel

- New Customer Sign Up
- Customer First Time REL-ID (re)Activation

## Seamlessly and Strongly Authenticate Customers

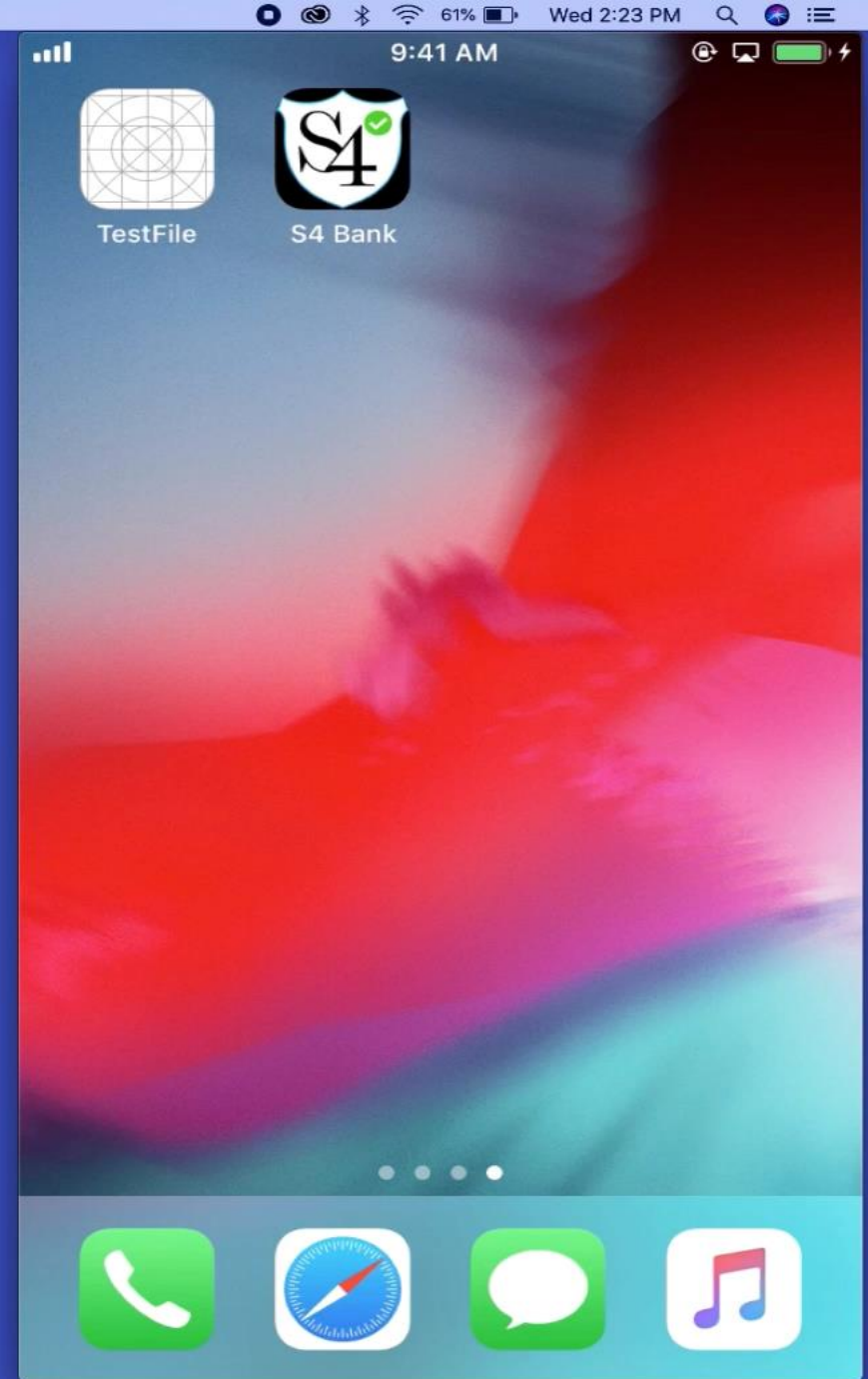
- Go beyond 2-Factor Authentication
- Biometrics – local or server
- Device and Application ID
- Cryptographic Private-Private Keys



# Transact

## **Transact and Service from Any Channel**

- In application notifications delivered to customers
- Digitally signed responses coupled with end to end trust
- Seamlessly verify identity from any channel
- Confirm and sign any transaction from any source
- Deliver targeted offers actioned and bind with a single click





# Phenomenal Technology - Reshaping the Client Experience

Customer First Security Designed for Today's Needs



Safety, Simplicity, and Consistency across all channels

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Complete elimination of passwords, codes, SMS OTP, PII, or one-off tokens

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Natural and real time interactions that increase engagement

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Enable high risk consumer requested interactions via email, voicemail, and chat with regulatory and legal compliance.

# Recognized Industry Leader and Innovator



# Key Company Statistics



**4.8B**

INTERACTIONS  
SECURED



**\$7.1TR**

PROTECTED



**100-300%**

INCREASED  
ENGAGEMENT



**0**

IDENTITIES STOLEN  
ACCOUNTS COMPROMISED  
DATA or FINANCIAL LOSS



# Thank You

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