



**COMARCH**

# **Comarch Smooth Authentication**





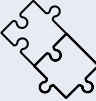
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Where online fraud ends and  
smooth user experience begins



**Comarch Smooth Authentication** is a risk-based authentication software that combines device recognition, malware detection, and behavioral biometrics capabilities in order to provide exceptional protection from online frauds.

What you get

-  **An invisible layer of extra security** embedded into your mobile or web app
-  **Reduced friction in user experience**, second factor authentication (2FA) reduced to a minimum
-  Professional advice from a team of **experts working in our Malware LAB**
-  **Less workload** for your operators to tackle false positives
-  **Compatibility** with our tPro Mobile token or any other 2FA solution

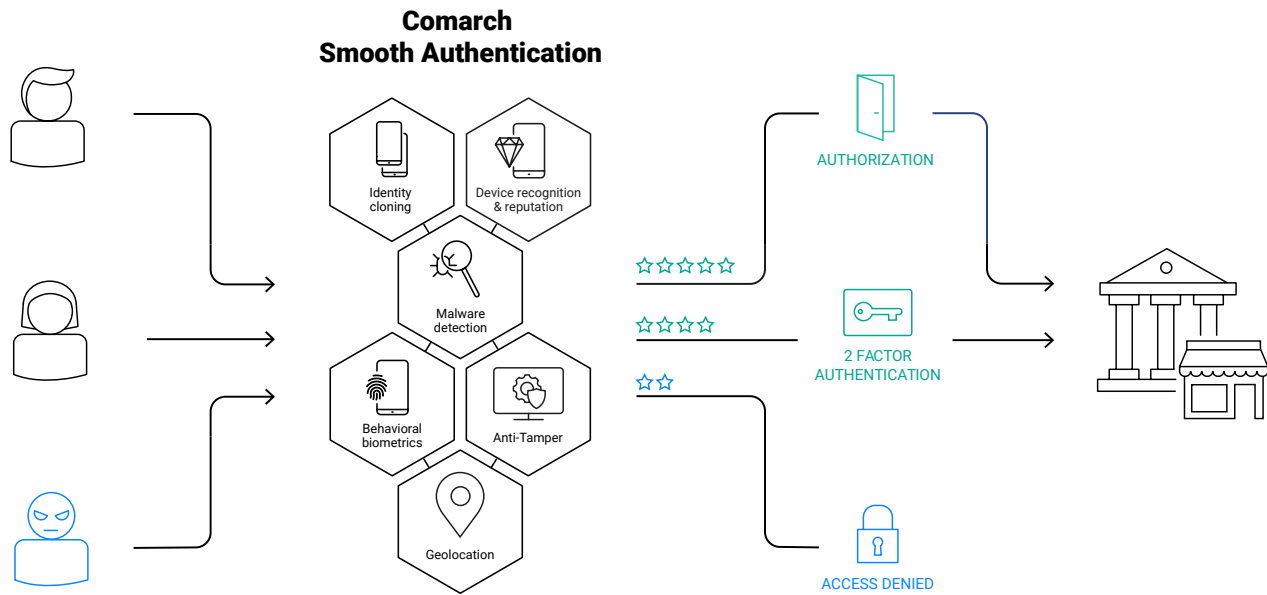


Modules

- Device recognition**  
Distinguish new devices from known ones, identify discrepancies in device unique characteristics (over 100 parameters) and block devices linked to known fraud attempts
- Malware detection**  
Verify if the application environment is safe and free from malware: identify malicious apps, risky packages and excessive application permissions
- Anti-tamper**  
Check if user device is safe and untampered with by a malicious actor. Detect root/jailbreak, debugger and emulator mode

How it works

Comarch Smooth Authentication analyzes multiple artifacts in order to calculate risk rating for each transaction. This form of adaptive authentication strikes a balance between security and usability – the second factor is used only when risk calculation indicates that the transaction is suspicious.



Who can benefit

- Banking**
- Loyalty programs**
- E-commerce**
- Healthcare**
- Corporations**
- and more**

# COMARCH

## CONTACT US

Visit [www.comarch.com](http://www.comarch.com) for the contact information of our offices in the following countries:

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## ABOUT COMARCH

Founded in 1993 in Kraków, Poland, Comarch prides itself on being one of the leading software houses in Europe with over 6000 employees worldwide and thousands successful projects carried out for the largest international brands.

Over 20 years' experience in the industry, Comarch Financial Services, a business sector within the Comarch Capital Group, specializes in developing sophisticated software and IT systems for major financial institutions in banking, insurance and capital markets.

Our expertise has gained worldwide recognition and a significant portfolio of clients among insurers, banks, mutual and pension funds, brokerage houses and asset management companies in more than 30 countries. Our client list includes UniCredit, Société Générale, BNP Paribas, Ergo, Oney, Allianz, and more.

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