COMARCH

Comarch Smooth Authentication

Drive your security by risk-based authentication

Comarch Smooth Authentication (CSA) is an authentication software that prevents and combats fraud in real time.

The system selects the appropriate form of verification, depending on the estimated risk, evaluating user activity and behavior, and the level of security of their devices. By eliminating high-risk security threats, our system enables you to offer your customers unique protection against online fraud while building your position as a trusted partner.

Our way of verification

Authenticators	
☑	**Identity proofing**
☑	**Device**
☑	**Behavioral**
☑	**IP – network**
☑	**Location**

Risk score: **ACCESS GRANTED**

Authenticators	
☒	**Identity proofing**
☑	**Device**
☑	**Behavioral**
☒	**IP – network**
☑	**Location**

Risk score: **2FA NEEDED**

Authenticators	
☑	**Identity proofing**
☒	**Device**
☒	**Behavioral**
☒	**IP – network**
☒	**Location**

Risk score: **ACCESS BLOCKED**

Time to discover
high-protected modules

Device recognition

Distinguish new devices from know 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 un-tampered with by a malicious actor. Detect root/jailbreak, debugger and emulator mode.

Geolocation

Detect suspicious access attempts when geolocation readings from GPS and IP don't match. Limit or forbid access from specific locations.

Behavioral biometrics

Distinguish humans from machines and verify if user behavior deviates from the standard (taking into account typing speed and cadence, cursor movement, screen pressure dynamics, gyroscope data, and more).

5 Benefits you could get for **your institution**

Banks · **Corporations** · **Healthcare**

E-Commerce · **Loyalty programs**
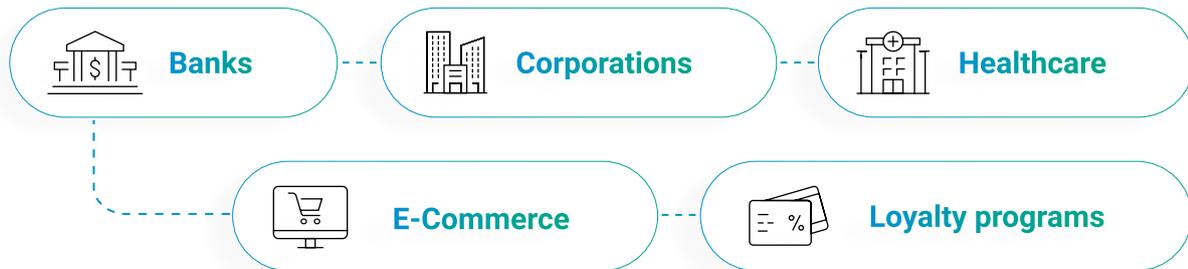
1 **an invisible layer of extra security** working in the background

2 **reduced friction in user experience**; second factor authentication (2FA) reduced to a minimum

3 up-to-date **threat protection**

4 **less workload** for your operators to tackle false positives

5 **compatibility** with our tPro Mobile token or any other 2FA solution

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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 a few thousand employees worldwide and thousands of successful projects carried out for the largest international brands.

With many years of 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.

finance@comarch.com | www.finance.comarch.com