



**ENTRUST**



## Secure Digital First Banking & Payments

The adoption of new commerce and payment behaviors is accelerating. In-store purchase volume has shifted to card not present (CNP) channels at an exponential rate with the value of global ecommerce transactions forecast to increase 23% in 2020.<sup>1</sup>

### Accelerate your digital transformation

Take a digital first approach to secure transactions, delight customers, facilitate regulatory compliance, and increase business agility with Entrust Identity's suite of transaction signing solutions. Strong customer authentication for transaction verification with mobile, physical, and logical authenticator options.

### Stop fraud before it happens

Starting with digital client acquisition and onboarding, apply identity proofing to ensure the credential holder is the credential owner. Engage your customers in the fight against fraud with advanced step-up authentication and 3DS compliance for CNP transactions. Unlike dated approaches that rely on passwords or static credit card CVV codes, Entrust Identity protects against today's advanced attacks while reducing user frustration.

### Delight customers

Entrust Identity provides mobile-based one-click transaction signing to eliminate the frustration associated with cumbersome legacy solutions. In another approach, Entrust Identity uses QR code technology to reduce manual data entry. As well, identity proofing offers fully digital self-service identity verification for fast and secure onboarding, when and where it's convenient for consumers.

<sup>1</sup> 451 Research: COVID-19's impact on payments: Five key lessons, Aug 2020



# Entrust Transaction Signing

## HOW IT WORKS

Entrust Identity secures transactions in 3 simple steps

### STEP 1

Originate transaction on PC or mobile device



### STEP 2

Sign transaction using method of choice



### STEP 3

Securely complete transaction (either automatically or by entering OTP)





# Entrust Transaction Signing

## ENTRUST IDENTITY TRANSACTION SIGNING - COMPARISON OF APPROACHES

### PKI-Based Transaction Signing Approaches and Benefits

Mobile Transaction Verification (Online) Mobile Push



- Improve customer experience with fewer keystrokes and easy-to-use app
- Always in hand - users bring their mobile devices everywhere
- Creates PKI-based digital signature

USB Token



- No requirements for mobile device
- Easy-to-use - fits in virtually any PC
- Creates PKI-based digital signature

Smart Card



- No requirements for mobile device
- Easy to carry and use (where card reader is available)
- Creates PKI-based digital signature

### OTP Transaction Signing Approaches and Benefits

Mobile Transaction Verification (Online) Mobile Push and OTP



- Improve customer experience with fewer keystrokes and easy-to-use app
- Always in hand - users bring their mobile devices everywhere
- Lower TCO as there are no physical hardware tokens, simple to deploy
- Optional support for Trusted Execution Environment storage of digital ID

Mobile Transaction Verification (Offline) QR Codes



- Leverage existing mobile device but can be used without a WiFi or data connection
- Always in hand - users bring their mobile devices everywhere
- Lower TCO as there are no physical hardware tokens, simple to deploy
- Optional support for Trusted Execution Environment storage of digital ID

Flexi Token



- No requirement for mobile device
- Never connected to the internet / exposed to potential malware
- Can be used without a WiFi or data connection
- Thin, ergonomic form factor with rich branding options

QR Camera Token



- No requirement for mobile device
- Never connected to the internet / exposed to potential malware
- No need to input long transaction data with the keyboard - QR codes allow this token to generate transaction data automatically
- Can be used without a WiFi or data connection



# Entrust Transaction Signing

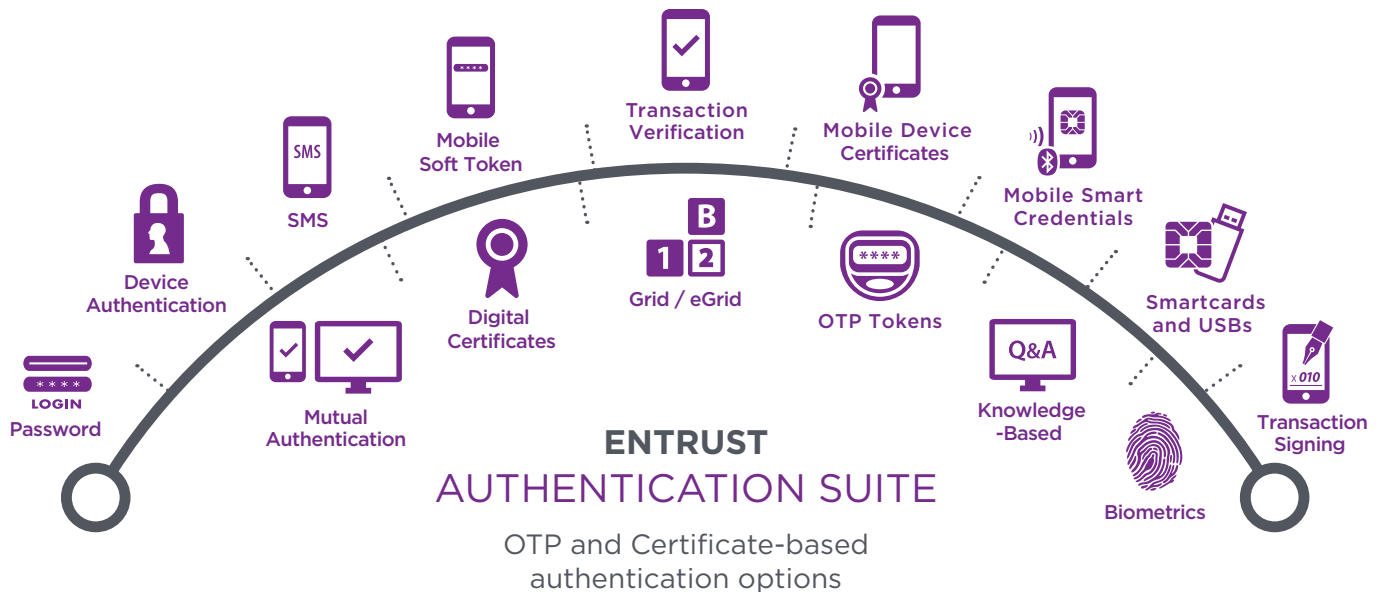
## HOW IT WORKS

### Transaction confirmation and non-repudiation

High assurance mobile identities can be used to authenticate across digital and physical channels. The consumer signs into the mobile application using their biometrics or PIN, which is then verified by soft token / digital certificate / OTP / mobile push. Contextual analysis is maintained throughout the transaction session. Whether a transaction is done using a smartphone or PC, or at an ATM, branch, or call center, Entrust Identity provides non-repudiation protocols (challenge response tokens, verified digital signatures) to prevent fraud.

### Integrate, deploy, and scale with ease

With an unrivalled number of supported authenticators and use cases, Entrust Identity is built to adapt and scale to your evolving needs. We offer a robust set of APIs, proven integrations, and a mobile software development kit (SDK), so you can easily integrate transaction signing into your environment and brand as your own. As well, Entrust Identity can be deployed in the cloud, on-premises, or as a managed service.





# Entrust Transaction Signing

## About Entrust Identity

Entrust Identity is the unified portfolio that addresses all of your organization's Identity and Access Management (IAM) requirements. Entrust Identity protects and verifies the identities of workers, consumers, and citizens so you can establish secure access and communications with these different user communities, when and where needed.

## ABOUT ENTRUST CORPORATION

Entrust keeps the world moving safely by enabling trusted identities, payments and data protection. Today more than ever, people demand seamless, secure experiences, whether they're crossing borders, making a purchase, accessing e-government services, or logging into corporate networks. Entrust offers an unmatched breadth of digital security and credential issuance solutions at the very heart of all these interactions. With more than 2,500 colleagues, a network of global partners, and customers in over 150 countries, it's no wonder the world's most entrusted organizations trust us.

Learn more at  
[entrust.com](https://www.entrust.com)



Entrust and the Hexagon logo are trademarks, registered trademarks, and/or service marks of Entrust Corporation in the U.S. and/or other countries. All other brand or product names are the property of their respective owners. Because we are continuously improving our products and services, Entrust Corporation reserves the right to change specifications without prior notice. Entrust is an equal opportunity employer. ©2020 Entrust Corporation. All rights reserved. IA21Q3-iam-transaction-signing-ds

Global Headquarters  
1187 Park Place, Minneapolis, MN 55379  
U.S. Toll-Free Phone: 888 690 2424  
International Phone: +1 952 933 1223  
[info@entrust.com](mailto:info@entrust.com) [entrust.com/contact](https://www.entrust.com/contact)