

**Passfaces Financial** is designed to meet all the requirements for strong authentication in today's online financial services industry. We understand the dynamics of meeting regulatory requirements, addressing ongoing security issues, and being sensitive to customer demands. Passfaces Financial includes the software you need for strong authentication and the integration help you need for a successful rollout.

## "I Never Forget a Face"

It's true, we never forget a face. We might not be able to associate a name with a face, but the brain can recognize a face for months, or even years after the first encounter. It's that scientific fact that serves as the basis for Passfaces technology. Users are given a random set of faces (typically 3 to 7) to substitute for or accompany their password. They are taken through a "familiarization process" that imprints the faces in their mind. Users then log into protected systems by selecting each of their assigned faces from a grid containing nine faces (one Passface and 8 decoys). These groups are presented one at a time until all of the Passfaces have been correctly identified.



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## Designed with the End User In Mind

With Passfaces there is nothing new for end users to learn. Everyday we recognize and retain the images of everyone we meet. Rather than teaching someone how to use a new technology or procedure, Passfaces simply takes advantage of something we already do naturally.

## Add Passfaces to Existing Authentication Architecture

Passfaces Financial bundles Passfaces Web Access Software, Support Services, and Consumer Promotion into a complete package that gives you everything you need to integrate Passfaces into your existing secure online access system.

The software provides for easy server integration, customizable user interfaces, and a Passfaces Image Library. It includes phishing defense features, two-way authentication capabilities, configurable security settings, event logging and dual enrollment capabilities.

The client presentation allows for branding and custom messaging to customers. Supporting services provide a range of offerings from system integration to ongoing technical support. Marketing and consumer training packages assure user uptake for a successful rollout.

## Meets All Authentication Criteria for Secure Online Banking Applications

### Reduced Fraud

Passfaces is a strong authentication solution that not only provides higher assurance that the correct person is participating in a transaction but also ensure the person is at the correct website. *One step, two-way authentication.*

### Customer Acceptance

A successful online authentication strategy requires customer acceptance and customer willingness to use the technology. No other authentication product enjoys as much consumer approval as Passfaces. It's so intuitive that it even becomes fun to use. No one forgets their Passfaces.

### Customer Confidence (Trust)

Passfaces offers a highly visible solution helping to restore confidence in the use of online financial services.

### Regulatory Compliance

Passfaces helps meet FFIEC guidance by providing consumer strong authentication and removing the social vulnerability that make passwords fall short of compliance.

### Low Total Cost of Ownership

Passfaces saves money by leveraging existing password security architecture and providing straightforward technical integration. There is minimal help desk interaction and low per seat pricing.

### Reliable Scalability

Passfaces is scalable for large deployments, in a similar fashion to passwords. It is completely reliable because it is always available, not socially vulnerable, and does not require hardware that can get lost or be left at home. The security levels are easily adjusted as threats change.