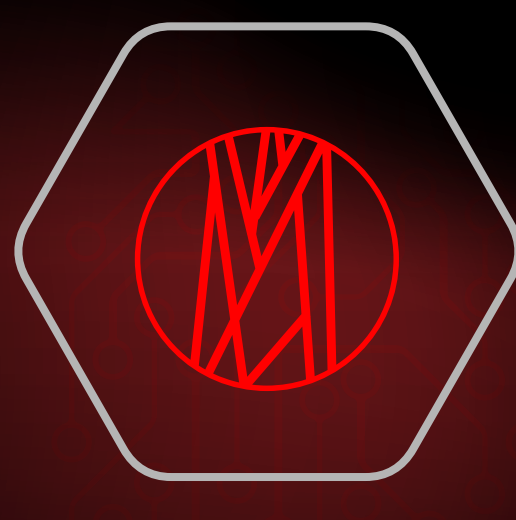


# MULTI FACTOR AUTHENTICATION IN THE MOBILE CHANNEL



VEINID



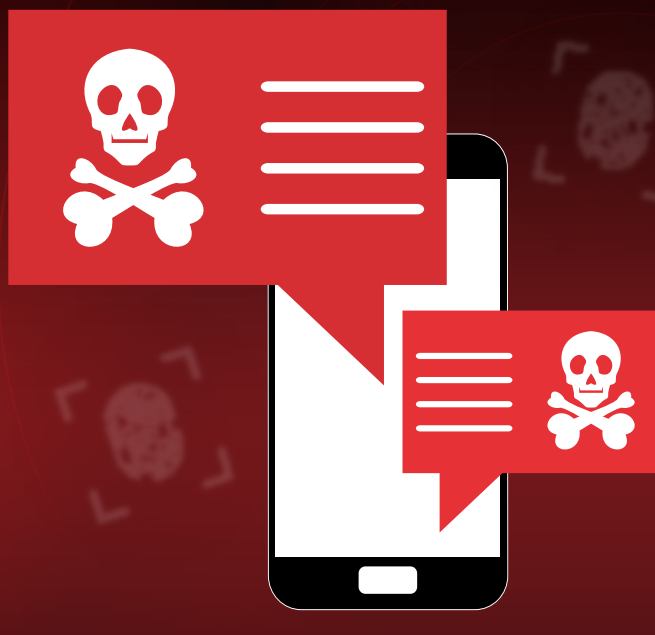
**Financial organisations continue to innovate** in the area of customer authentication that use a smart phone biometric feature as part of a **multi-factor approach to customer and transaction authentication.**

This could include **any of facial, iris, voice or fingerprint recognition**, typically served up via an App for retail banking customers to authenticate their **login to internet banking.**

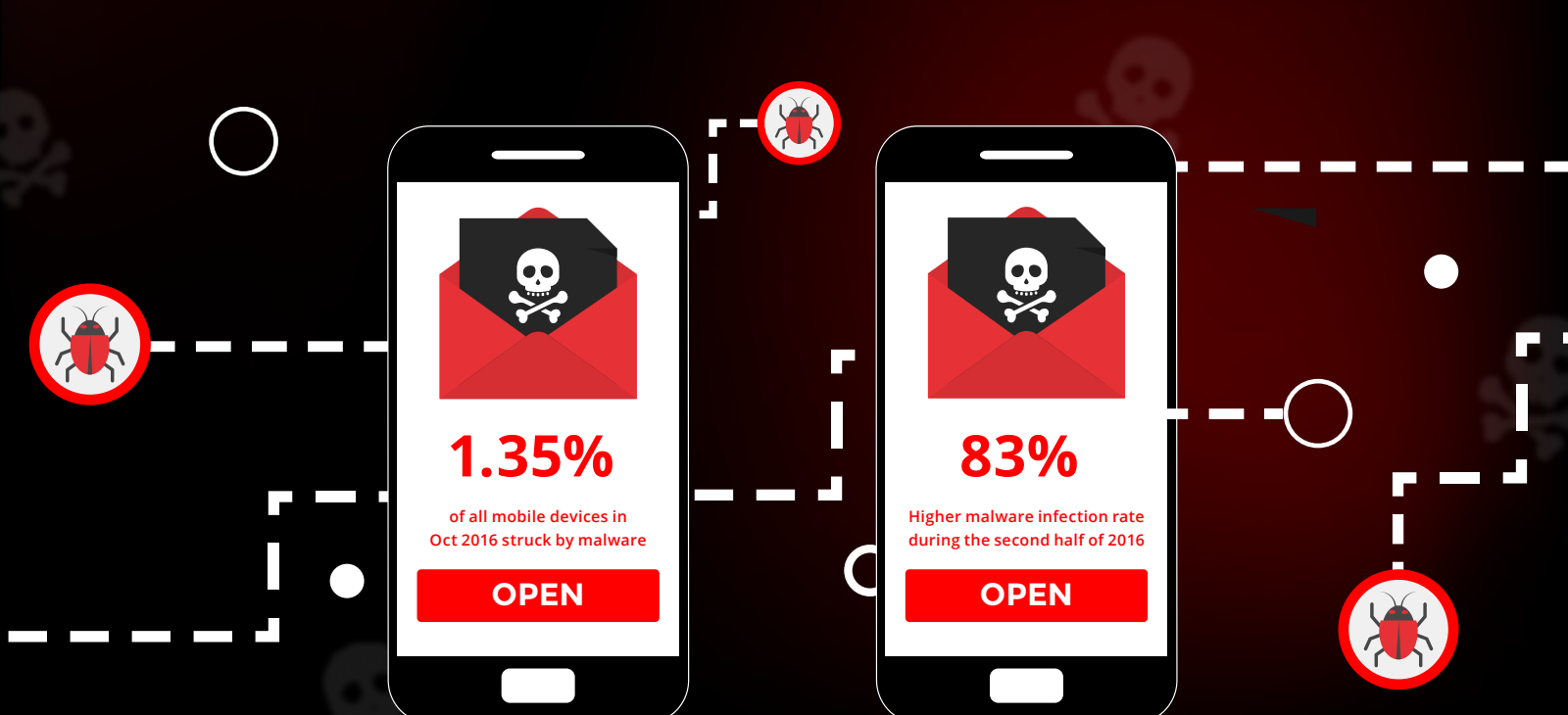


These biometric modalities are effectively **“external”** features that can be **captured without** the **knowledge** or **permission** of an individual.

Aside from which biometric is safe to use in a multi-factor setting, we need to look at the **problem of cybercrime** and the **huge growth in the number of attacks** on the smart phone channel.



Malware struck **1.35% of all mobile devices** in **Oct 2016** with **85%** of those devices being smart phones and the majority of those being Android. The **infection rate was 83% higher** in the **second half of 2016** when compared to the first half.



An effective **end point security strategy is needed.** For biometric multi-factor authentication, the selected modality **must fulfil a number of key criteria.**

As well as being **easy to use and simple to integrate with mobile platforms**, the biometric scanner needs to be **highly accurate with robust security features.**



Our cybersecurity tools can protect the **mobile channel from malware and phishing attempts** and our world famous finger vein authentication technology provides **simple to use and highly secure** login and transaction authentication capability.

As a one stop shop, Hitachi **provides the necessary cybersecurity, PKI and biometric tools** to ensure that **fast and flexible** mobile corporate banking solutions can be served up in the **most secure and practical way.**

To speak to us about how our solutions can be part of a multi-factor program for securing the mobile channel for corporate banking, please contact us at [Banking.Solutions@hitachi-eu.com](mailto:Banking.Solutions@hitachi-eu.com).