



S3 AUTHENTICATION SUITE SOLUTION BRIEF

BUSINESS CHALLENGES

Authentication is the “front door” to digital services. But traditional approaches to authentication create challenges for today’s highly digital world.

Legacy authentication solutions force a trade-off between user experience, security and cost. We all have experienced the results. And the results are even more expensive than what might be expected: A Gartner study estimates the cost of password management is between \$70 to \$200 per user per year - which doesn’t include the cost of fraud which is approximately \$9.3B each year, primarily caused by phishing attacks.

Forrester Research stated that passwords should belong in time capsules and not in our current authentication industry and strongly recommends organizations evaluate passwordless solutions. Gartner has identified passwordless authentication as one of the ‘Top 7 security and risk trends for 2020’.

The industry is ready for a change.

WHAT WE OFFER

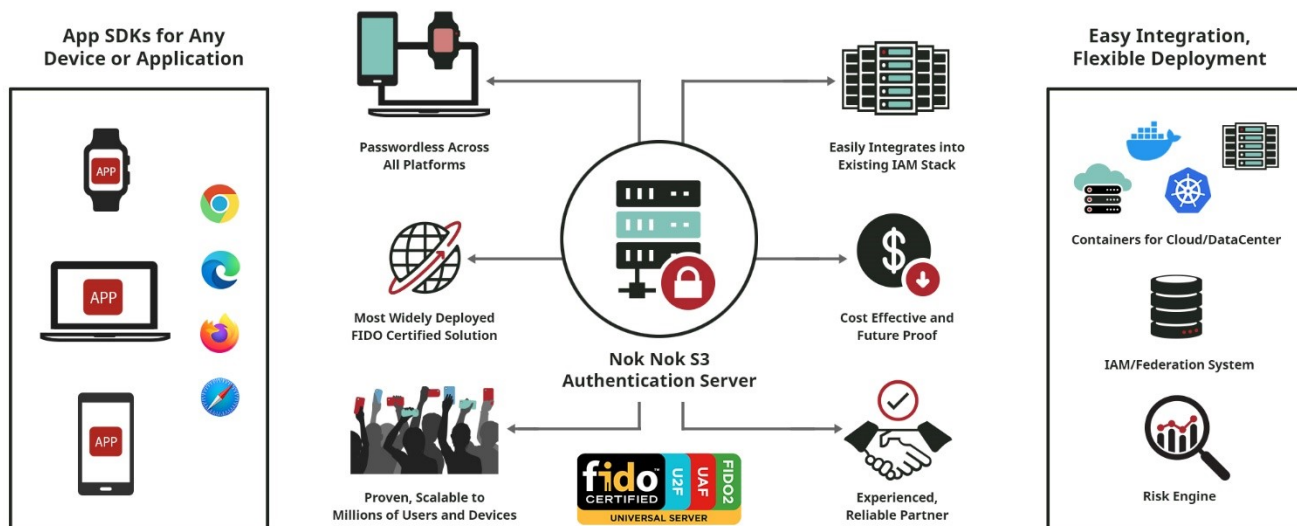
The Nok Nok platform makes it easy to deploy passwordless customer authentication. With Server and App SDKs that abstract the complexity of your customers’ heterogeneous environments, the Nok Nok™ S3 Authentication Suite (S3 Suite) reduces the effort, time and cost of supporting all your digital channels and use cases.

Highlights

- Comprehensive passwordless customer authentication platform
- Supports all your digital channels and use cases making passwordless practical today
- First authentication suite built and deployed from the inception of FIDO authentication protocols
- Most widely deployed FIDO-based solution
- Protects against phishing and Man in the Middle (MITM) attacks
- Proven, highly scalable platform supporting tens of millions of identities
- Adaptive policies for context aware, risk-based authentication
- Easy to use and powerful APIs combined with granular administrator permissions simplify integration and operation
- Includes Nok Nok™ Quick Authentication for high latency environments
- Authenticates users to apps, cloud services, and - in combination with the Nok Nok™ IoT SDK - to IoT device

S3 SUITE SOLUTION OVERVIEW

S3 Suite Solution Architecture



The Nok Nok™ S3 Authentication Suite provides passwordless authentication across all channels including iOS, Android, Web Applications and Smart Watches.

The Nok Nok™ Authentication Server was the first server certified for all FIDO protocols (UAF, U2F and FIDO2) - i.e., a “FIDO Universal Server”. It is globally deployed at scale at industry leading customers and partners. Built for simplicity, security, and scalability, the S3 Suite integrates with a wide range of devices including biometric authenticators such as fingerprint, voice and face biometrics, as well as non-biometric authenticators, such as PIN.

KEY BENEFITS & CAPABILITIES

The S3 Suite is rich with capabilities that greatly improve the customer experience, protect you and your customers against account takeover, and simplify the transition from legacy to next generation passwordless authentication.

Passwordless Authentication

Nok Nok’s passwordless authentication platform delivers omnichannel, frictionless authentication to any device including mobile phones, desktops or laptops, tablets, smart watches, smart TVs, ATMs and even call center authentication.

New authenticators and new biometric modalities

are seamlessly supported making it easy for you to immediately benefit from new devices and device features as they hit the market.

The S3 Suite is extensible allowing you to also leverage third party biometric products - such as speaker recognition that supports hands-free authentication.

The Nok Nok™ Silent Authentication feature with strong device binding can eliminate the need for explicit user authentication for certain actions, such as Quick Balance.

Nok Nok’s out-of-band technology lets your users leverage their phone to securely authenticate to any other device, which is extremely useful for devices with no built-in authenticator (e.g., older desktops, older laptops and older phones).

Strong Multi-Factor Security

In a Zero Trust approach, identity is the new perimeter making authentication your first line of defense. Passwords have proven to be weak and legacy 2FA authentication does not protect against phishing attacks, which is the most significant source of data breaches.

Nok Nok’s solution is a **game changer** in preventing these attacks. The S3 Suite helps phish-proof your organization and replaces the need for legacy step-up authentication solutions.

Compliance Ready

Customers demand that their privacy be protected, and with CCPA and GDPR, regulators have mandated rules for privacy protection. Many organizations therefore want to reduce the data they store to the minimum required for their business.

The S3 Suite eliminates the need to centrally store biometric customer data for authentication purposes and follows a privacy by design approach. This makes regulatory compliance simpler, even against the strictest privacy regulations.

The S3 Suite provides strong multi-factor authentication in a single, convenient gesture, with the ability to comply with FFIEC, PSD2 SCA and HIPAA authentication requirements.

The S3 Suite enables transaction confirmation for approving high value financial transactions and supports delegated authentication as specified by EMVCo 3DS2.

Proven Scalable Platform

Authentication is a critical business function requiring high availability and zero-downtime upgrades. With years of experience and deep domain expertise, Nok Nok delivers a solution that is proven, scalable and future proof.

As an inventor of FIDO passwordless authentication, Nok Nok's platform was the first authentication suite built from the inception of FIDO authentication protocols, and the industry's first FIDO deployment in 2014.

Since then, Nok Nok's platform has been deployed at major global brands, including large mobile network operators and banks that support tens of millions of customers.

With S3 Suite's multi-tenancy support, enterprises can serve multiple segregated user groups with authentication from a single platform improving operational efficiency.

The S3 Suite can operate in stateless containers, supporting the modern DevOps approach with its continuous integration/testing and release automation practices.

Adaptive Authentication

The S3 Suite's Adaptive Policies allow you to easily configure authentication and registration rulesets that dynamically respond to context. This is typically required when following a Continuous Adaptive Risk and Trust Assessment (CARTA) approach or implementing PSD2 SCA.

The S3 Suite Adaptive Policies can source multiple inputs including strong signals generated by the S3 Suite App SDKs, contextual information provided by the business applications, and even risk signals provided by 3rd party risk tools. This provides the flexibility needed to avoid additional authentication prompts (e.g., if the last login is recent and the risk is low), trigger authentication sequences (e.g., if the transaction amount is high) or deny access (e.g., when devices are not trusted).

Easy to Integrate

Whether Android, iOS, smart watch, or web applications, S3 Suite's App SDKs make it easy for your organization to leverage the authenticators on any device through a single developer API - abstracting away the platform differences and reducing implementation complexity.

The S3 Authentication Suite is simple and straightforward to integrate with systems that provide additional contextual information, such as external risk engines and behavioral biometric systems.

The S3 Suite Plugin for Access Management Systems or the built-in federation capability through OpenID Connect lets you integrate with any Identity provider and fits right into your IAM stack (e.g., ForgeRock, Ping Identity, Microsoft Azure AD B2C).

With the simplicity of enrolling new users, the S3 Suite integrates well with progressive profiling approaches that lowers the barriers for new users to enroll.

Strong ROI

The S3 Authentication Suite delivers tangible benefits in both cost savings and increased revenues.

Costs are significantly reduced due to:

- Reductions in call center traffic due to a direct reduction from end users requesting password resets
- Reductions in SMS costs
- Reduced costs associated with Account Takeover (ATO)
- Reduced development costs to support new devices and modalities

Increased customer engagement results in an increase in revenue due to:

- Reduced transaction abandonment
- Improved onboarding success rate
- Improved authentication speed
- Increased use of applications
- Improved app rating

FIND OUT MORE

For more information about the Nok Nok S3 Authentication Suite, please visit <https://noknok.com/products/s3-authentication-suite/>. Nok Nok provides a variety of trial options for the S3 Authentication Suite including Software-as-a-Service, container image and installable software. To try Nok Nok's solutions, please visit <https://www.noknok.com/trynow>.



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