Temenos Core Banking Platform Offering

FOCUS ON USER EXPERIENCE - SEAMLESS INTEGRATIONS AND FASTER TIME TO MARKET

HID Global offers Identity & Access Management (IAM) solutions that facilitate integrations and customization with Temenos digital core banking platforms. The solutions offer a better user experiences and can be implemented on their own or as part of a complete end-to-end solution tailored for specific banking needs.

CONSUMER BANKING SOLUTIONS

HID Identity Verification Service (IDV)
An intuitive and intelligent digital identity verification solution, essential for seamless consumer onboarding and integral to the consumer authentication journey.

- **Fully customizable:** Customize the user experience in minutes to meet your ever-changing organizational needs and integrated in days

- **Fully automated technical checks:** With AI enabled and non-human assisted checks, the IDV solution considerably reduces errors, security risks and operational costs

- **Built-in compliance:** with eKYC requirements from governmental bodies around the world

HID Authentication Platform
Seamless, intelligent and intuitive consumer authentication for login and transaction signing. Available as a service (SaaS) or on premise.

- **Scalable:** Cloud-native software can scale to millions of users quickly and easily accommodate peaks in customer demand. Vigorously tested for scalability as part of Temenos Highwater Benchmark 2023.

- **Compliance:** Enables compliance with central banking and data protection regulations

- **Highly compatible:** Based on open standards and compatible with a wide variety of authentication methods including hardware tokens for OTP, FIDO authenticators, out of band SMS and email as well as the award winning HID Approve (SDK or stand alone application) for push based authentication.

HID Risk Management Solution (RMS)

One cohesive solution with real-time threat detection that significantly helps stop digital bank fraud.

- **Proactive:** Always a step ahead of the modern fraudster blending human expertise with cutting-edge technology. RMS focuses on detecting and stopping fraud before it happens.

- **Preventive:** State-of-the-art behavioral intelligence and 0-Day fraud prevention. RMS utilizes behavioral intelligence and advanced device identification to verify user identities passively and determine if users are legitimate or not.

- **Predictive:** Pinpoint accuracy with behavioral biometrics. RMS monitors and scores all transactions to make informed decisions on flagging and stopping fraudulent payments and other transaction attempts.

- **Part of a complete portfolio:** Part of HID's comprehensive portfolio of robust consumer authentication solutions for a seamless end-to-end journey that includes risk based authentication and digital identity verification — all from a single vendor.

AN ADVANCED MULTI-FACTOR AUTHENTICATION SOLUTION TO PROTECT YOUR SENSITIVE CORPORATE RESOURCES

HID DigitalPersona

A state-of-the-art multi-factor authentication solution for banking users. Businesses can deploy DigitalPersona and choose from a wide range of authentication methods, including passwordless authentication, to logon to Windows OS with the ability to combine up to 3 factors to suit specific security needs. DigitalPersona gives the ability to define accountability and report logon activities on shared workstations while fighting against unauthorised access issues and evolving cyber attacks without compromising on user experience.

- **Advanced authentication:** Quick, easy and secure access to public and corporate network resources with the widest array of authentication methods. Balancing security and usability, the solution provides an easy to use enrollment portal and offers fingerprint, facial recognition and behavioural biometrics as well as OTP, mobile-based push notifications, smartcards, USB keys, risk- and context-based methods.

- **Rapid Deployment:** By leveraging existing IT infrastructure, DigitalPersona can be deployed quickly and easily and can be functional within hours.

- **Regulations compliant:** The solution helps achieve compliance with PCI DSS, SWIFT guidance as well as data protection regulations.

- **Seamless integration:** A multi-channel framework that integrates seamlessly with Transact Biometrics (previously known as T24 Biometrics)

KEY BENEFITS FOR INTEGRATORS

- Faster go to market
- Temenos Infinity components based on SCA workflows for seamless implementations
- On-premise, cloud to cloud integration of hybrid environments
- Dedicated demo and testing cloud environment
- Training, tutorials and documentation

Learn more:

Visit *Consumer Authentication* and *DigitalPersona*