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DATASHEET

FlexID™

Trust-Based Customer Identity and Access Management Orchestration

In many organizations the decentralized deployment of customer identity and risk detection solutions has led to an unsustainable collection of disparate technologies spread across systems, applications, and channels. Dozens of authentication, authorization, compliance, and risk management tools have to be separately coded into every customer application across all lines of business.

Modifications to identity-related policies, technologies, and risk services require significant resources to recode, test, and redeploy the affected applications. In this environment even small changes can take months and large ones can run into years.

Organizations that deliver innovative new products and services, need to rapidly support digital transformation, or want to stay ahead of the rapidly changing threat landscape can't wait for yesterday's identity infrastructure to catch up.

FlexID: Uniting Identity, Authentication and Fraud Detection

FlexID is a cross-channel identity orchestration platform that integrates and manages authentication, fraud detection, and access controls. Business policies, authenticators, fraud systems, and authorization tools can be updated and deployed without changing applications with its low code journey editing tools.

Centralized policy management and third-party integration simplifies programming, reduces management costs, and delivers agility to keep pace with the latest technologies. Comprehensive user and device behavioral analytics are combined with available risk information to detect and mitigate suspicious activity at every step, in every system, and in every channel.

- **Risk-based authentication**
- **Cross-channel fraud mitigation**
- **Real-time adaptive friction**
- **Centralized identity logic**
- **Drag and drop simplicity**

Feature	Benefit
Abstracted identity logic	Save money and wait times by eliminating the need for development resources to make identity-related changes
Low-code framework	Speed time-to-market by letting business owners set up and deploy new policies, authenticators, and fraud detection tools
Real-time fraud prevention	Stop criminals before they do damage using the latest FIDO-based biometrics and continuous, adaptive threat detection
Identity journey analytics	Pinpoint stumbling blocks that add unnecessary friction in processes that contribute to abandonment and churn

A Platform that Powers the Top Customer Use Cases

FlexID delivers sophisticated customer use cases without touching application code.

- Risk-based authentication
- Passwordless multi-factor authentication (MFA)
- Cross-channel risk mitigation
- New account opening and KYC
- Call center user validation

Intuitive Journey Creation

The easy-to-use **Journey Editor** employs a drag and drop interface to design customer identity journeys with any identity elements connected to the Platform. The entire flow of the user journey including Boolean conditions can be defined, ordered and nested with graphical workflows and decision trees.

Abstracted Identity Logic

FlexID's **Journey Player** "plays" or runs an identity journey inside applications. It is packaged as an SDK for iOS, Android, web applications, Windows, and MacOS. The application uses an API to call the Journey Player to play the journey inside the application with definitions made in the Journey Editor.

Real-Time Journey Execution

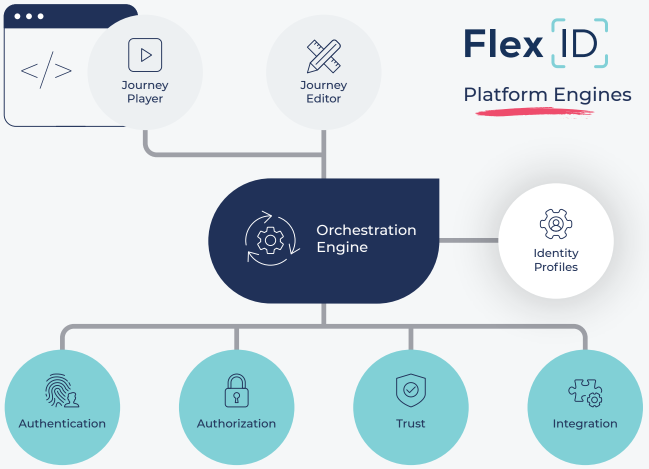
The Platform's journey **Orchestration Engine** runs all server-side steps of a journey. It executes the flows and steps created in the Journey Editor then engages the Journey Player to take actions for each. These can be activities such as authenticating the user with a face scan or presenting a QR code in the application.

API-Based Infrastructure Integration

The **Integration Engine** unites every identity, access and risk service to make them available to identity journeys. These can include existing, new, homegrown, or third-party systems such as identity stores, risk detection systems, authenticators, biometrics, identity-proofing, and behavioral learning capabilities.

Comprehensive User Authentication

Login, multi-factor, and step-up authentication are managed by the **Authentication Engine** across all applications and channels. The Platform can use any third-party authenticator or its built-in options including OTPs, soft tokens, and FIDO-based biometrics.



The FlexID Platform consists of 5 engines: Orchestration, Authentication, Authorization, Trust, and Integration. These are controlled by identity logic that is abstracted by the Journey Player and centrally configured with the Journey Editor.

Precision Threat Mitigation with Adaptive Friction

The **Trust Engine** dynamically detects suspicious activity across channels and applications then immediately enforces authentication, authorization, and device management actions to increase friction when needed.

Fine-Grained Access Control

The **Authorization Engine** offers role-based access control (RBAC) and attribute-based access control (ABAC) services across all applications. It is capable of reading entitlements and risk indicators from multiple directories, databases, and engines at the same time, including a built-in entitlement store.

Identity Analytics and Management

Comprehensive management and reporting dashboards are included that monitor all aspects of the Platform and the way users are authenticated. Visual audit logs allow support personnel to quickly and easily detect issues related to user access, devices, applications, and sessions.

Flexible Deployment Options

FlexID is a purpose-built SaaS solution that allows for any level of scalability, flexibility, fault tolerance, and performance. If requested, FlexID is available as a software package for on-premises, public/private cloud, and hybrid-cloud configurations.

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