

HIGHLIGHTS

- A convenient, secure, and branded mobile authenticator without the development overhead
- Complete development team with unparalleled mobile authenticator and app security expertise dedicated to your mobile authenticator project
- Ensure compatibility with the latest devices and operating systems as they're released with recurrent updates performed by OneSpan

MOBILE AUTHENTICATOR DEVELOPMENT SERVICE

Leverage OneSpan experts to develop, launch, and maintain an intuitive, secure mobile authenticator customized to your needs and powered by OneSpan's award-winning Mobile Security Suite.

With the abundance of data breaches exposing usernames and passwords and fueling account takeover fraud, financial institutions need to protect themselves and their customers with more secure authentication options. Unfortunately, mobile development, security, and authentication talent can be hard to find and retain. Or, investing resources to build and maintain a team responsible for a mobile authenticator is a drain on resources. Those resources would be better spent improving the digital banking experience to provide more valuable financial services via digital channels.

For financial institutions that do not have internal mobile development resources or want to keep their teams focused on core competencies, OneSpan Mobile Authenticator Development Service allows financial institutions to outsource the development of a customized mobile authenticator to OneSpan's mobile authentication and security experts.

More than half of the top 100 global banks depend on OneSpan to help them deliver secure digital journeys. Specifically, leading banks in their regions contract with OneSpan to design, develop, and maintain the branded mobile authenticator apps available to customers on the Apple App Store and Google Play Store.

Why OneSpan Mobile Authenticator Development Service?

- **Unparalleled experience:** OneSpan has provided authentication and security solutions to financial institutions for 30 years and has years of Mobile Security Suite implementation experience — we know what works and what doesn't.
- **Unmatched expertise with ingrained, proven best practices:** No one knows OneSpan's proprietary Mobile Security Suite like us. With our years of experience, we've established proven best practices to implement Mobile Security Suite for optimal user experience and security.
- **Cost savings:** By outsourcing the development of your mobile authenticator to OneSpan, you don't have to invest in finding/retaining development talent or distract internal resources from tasks that directly affect customer acquisition or revenue-generation. In addition, OneSpan Mobile Authenticator Development Service can integrate your customized mobile authenticator app with OneSpan's complete product portfolio (e.g., Intelligent Adaptive Authentication or Risk Analytics).

Financial institutions around the globe choose OneSpan Mobile Authenticator Development Service for use cases including but not limited to:

1. Account takeover prevention via two-factor authentication
2. Improved user authentication experience via push notifications, biometrics, and/or app-to-app communication
3. Transaction signing to fulfill PSD2 dynamic linking requirements

A complete product team, dedicated to your customized mobile authenticator app

By outsourcing your mobile authenticator development to OneSpan, you leverage a complete development team dedicated to the design, development, and maintenance of your mobile authenticator:

- **Solutions architect:** responsible for defining app architecture and integration
- **UX expert:** responsible for optimizing the mobile user experience following best practices
- **Project manager:** responsible for communication with customer, product delivery, and project deadlines
- **Product owner:** responsible for customer product vision and translating it into epics and user stories
- **Development team:** responsible for Android and iOS development
- **QA team:** test planning and execution

Mobile Authenticator Development Service consists of two phases. The first involves project-based development and the deployment of the initial mobile authenticator app. From there, the second phase consists of quarterly recurrent updates renewed on an annual basis. Throughout the development process, app testing is paramount to ensure the app achieves the product vision and, with that in mind, OneSpan will provide iterative beta releases to the client to ensure alignment. As part of that, OneSpan's automated tooling and competencies with the latest mobile devices and mobile OSs ensures faster time-to-market.

As part of the initial mobile authenticator development process, you will work closely with the OneSpan development team to define:

- **SDK features/functionality:** functionality depends on which Mobile Security Suite package is purchased
- **User interface:** branding, color scheme, icons, language, and more
- **Flows:** navigation, functional flows, and app logic
- **Communication:** interfaces, protocols, connections to back-end systems, and technical flows

The mobile authenticator development service doesn't end with the publishing of your mobile authenticator on the app stores. The OneSpan team will gather and prioritize feedback to develop and launch updates for the lifetime of the contract to include:

- Support for the latest versions of Android and iOS
- Support for new mobile devices
- Mobile Security Suite patches and updates
- Latest versions of app shielding/runtime application self-protection (RASP) technology
- Bug fixes

Complete mobile in-app protection including app shielding and authentication

OneSpan Mobile Authenticator Development Service consists of the complete development of a mobile authenticator customized to your specific needs from project inception through the transition and to production. Powered by the award-winning Mobile Security Suite of SDKs, Mobile Security Suite is an all-in-one developer's toolkit designed to improve security and user convenience across your mobile app ecosystem, including the following capabilities:

- App shielding/runtime protection
- Jailbreak/root detection
- Secure channel
- Secure storage
- Whitebox cryptography
- Device binding
- Geolocation
- Risk-based authentication
- Transaction signing
- Behavioral biometrics
- Cronto® support
- Device identification
- Facial recognition (device native and/or third party)
- Fingerprint authentication
- Push notification
- QR codes

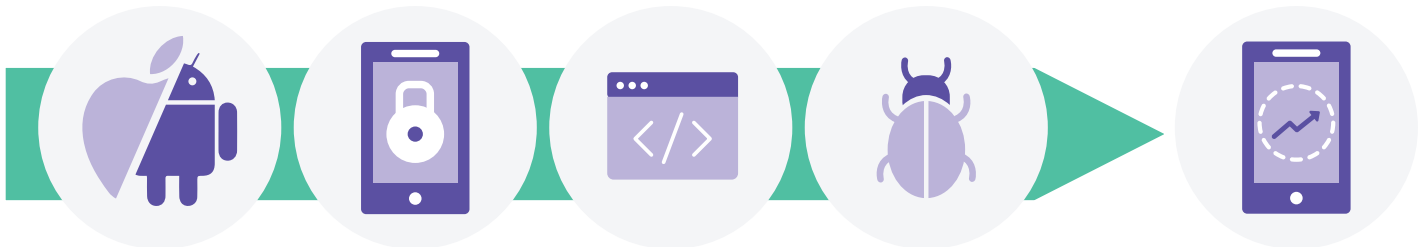
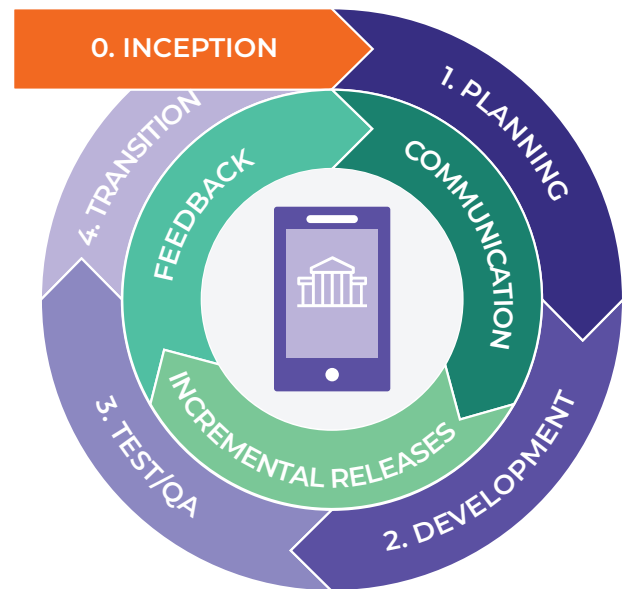
In addition, leading banks choose OneSpan Mobile Authenticator Development Service, because our technology's deep visibility into mobile risk and advanced mobile app security sets the service apart. Integrated into the app is information gathering capabilities to ascertain data about the users' mobile OS version, jailbreak/root status, device lock/password status, and geolocation in order to quantify the risk of a transaction and/or feed OneSpan's Risk Analytics fraud prevention solution. Advanced mobile app security capabilities detect and interdict mobile threats, prevent tampering and debugging, and more with advanced app shielding to ensure the authenticator app can operate as securely as possible even in potentially hostile environments.

How it works: Agile methodology

The mobile user experience is a crucial battleground in the competition for financial services customers. To maintain our clients' competitive edge and keep their mobile authenticator apps current with the mobile ecosystem's continuous evolution, OneSpan Mobile Authenticator Development Service follows an agile project methodology.

Recurrent updates

Included with the Mobile Authenticator Development Service package are quarterly releases with minor updates to ensure your customized app stays current with the continually evolving mobile ecosystem. Quarterly updates ensure you can serve your entire user population and that your app can support the latest Android and iOS versions, mobile devices, Mobile Security Suite capabilities, and App Shielding updates.



- ▶ Support for new Android & iOS versions
- ▶ Support for new devices

- ▶ New Mobile Security Suite updates/versions
- ▶ New App Shielding updates/versions

- ▶ Minor UI changes
- ▶ Minor text changes

- ▶ Bug fixes

Minor releases & updates quarterly or bi-annually



OneSpan enables financial institutions and other organizations to succeed by making bold advances in their digital transformation. We do this by establishing trust in people's identities, the devices they use, and the transactions that shape their lives. We believe that this is the foundation of enhanced business enablement and growth. More than 10,000 customers, including over half of the top 100 global banks, rely on OneSpan solutions to protect their most important relationships and business processes. From digital onboarding to fraud mitigation to workflow management, OneSpan's unified, open platform reduces costs, accelerates customer acquisition, and increases customer satisfaction.

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