

# Robust & Easy-to-Use Identity Orchestration

Consolidate your fraud & identity stacks so all solutions work as one, harmonizing risk/trust scores & adapting journeys in real time.

Anyone, not just developers, can build, test and deploy highly complex identity journeys, using our drag-and-drop editor and customizable use case templates — minimizing time, effort & costs.

# Challenge

A disparate mix of fraud & identity tools complicate management

Siloed customer identity solutions lead to an unwieldy collection of tools, requiring more resources and time to code, test & deploy policy changes.

Traditional IdPs aren't built for complex apps & heterogeneous stacks IdPs need orchestration, but it can require 100,000+ lines of code for each app, raising costs, slowing dev cycles & degrading performance.

### Fragmented architecture = fragmented security & CX

Distributed applications and siloed identity stores, create a sprawling attack surface, security holes and disjointed customer experiences (CX).

## Solution

**Mosaic Orchestration** eliminates security gaps, silos and complexity by unifying customer identity management and fraud prevention. With a visual, no-code editor, it's easy to build journeys that adapt to risk & trust, invoking 3rd-party tools or Mosaic by Transmit Security in real time.

- Allows you to make major journey changes to meet evolving security,
   CX & compliance needs while minimizing changes to application code
- Centralizes visibility of policy execution, event-driven data and user activity throughout the identity lifecycle, across all apps and channels
- Expedites risk response with a <u>GenAl analytics tool</u> that enables you query your own data to spot trends and attack patterns
- Ensures resilience with built-in mobile app & API security, anomaly detection, anti-tampering and an active-active multi-cloud presence



#### Improves CX

Extends sessions, reduces MFA and passively authenticates to minimize friction for trusted customers.

### **Automates fraud prevention**

A powerful policy engine correlates data from all services, negotiating risk/trust scores in real time — for accurate, context-aware decisioning.

### Speeds risk response

Enables you to change security logic with no dependencies & provides 1 interface for operational efficiencies.

#### Expedites time to market

Reduces complexity with a single integration hub that communicates with all services, APIs & databases.

#### Lowers costs

Cuts development, IT overhead & licensing, averaging 80% savings.

#### Simplifies development

A code generator, CI/CD & SAST make it easy to create and integrate code changes and fix vulnerabilities, while minimizing the need for custom code.

#### Optimizes performance

Minimizes latency and reduces drop-offs caused by brief delays.



### How it works

Composed of five functional layers, our services enable complex journeys with no need to code onerous logic into IdPs, API gateways or middleware:

- 1. Integration layer sits on top of any 3rd-party service or IdP, even heterogeneous environments. If your app can read it, we can too.
- 2. Identity management records and stores data on identities, fraud, user behavior, devices, apps and more. This data can be pinned for later use, in session or across sessions, apps and channels.
- 3. Fraud detection, either by Mosaic, 3rd party services or both, analyzes risk scores, devices, behaviors, user groups & other data to build trust and detect anomalous behavior.
- 4. Policy layer can incorporate sophisticated policy enforcement into decisioning with serial, parallel or sequenced calls. Transform data from one or more sources and use the output to call other services.
- 5. Enforcement layer lets you use your own UI/UX in API mode or integrate our SDKs to enforce policy decisions.

# Over-the-air journeys

Over-the-air journeys sets Mosaic Orchestration apart from other solutions. After you build user flows that meet fraud prevention and regulatory requirements, these journeys can be pushed "over the air" to play in other applications. You'll minimize changes to your application code and reduce the need to republish the app, lowering costs and speeding time to market (TTM).

# Key Features

- Drag-and-drop journey editor and use case templates enable no-code deployments with few if any changes to apps. Further speed TTM using AskAl to create low-code steps.
- External IdP validation tests configurations with no need for client-side development.
- Event streams alert stakeholders of attack patterns, journey analytics, time-series anomalies & more.
- Static journey analysis lets you play & test journeys as you build, while a debugger finds errors, such as broken logic, missing steps, etc.
- Crypto-binding device ID uses PKI cryptography to establish a secure identity for device-bound validation.
- A download of integration code into a web/iOS/Android file provides a quick integration path.
- Seamless integration consolidates Mosaic by Transmit Security best-of-breed services with most 3rd-party tools.



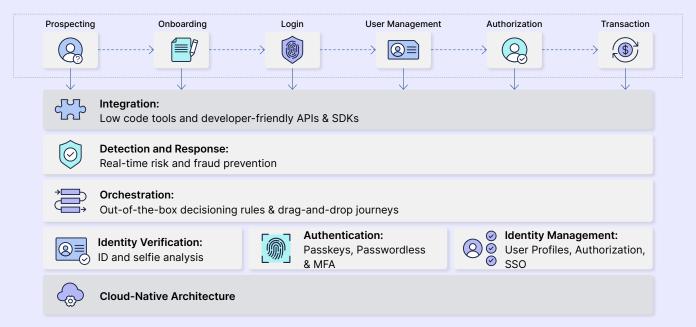


# **Use Cases for Identity Orchestration**

- Multi-vendor risk & fraud orchestration: Simplify the management of disparate risk and fraud solutions with a unifying framework that removes complexity, security holes and identity silos.
- Account opening: Secure and simplify account opening to boost completion rates while preventing
  fraud and enforcing compliance with Know Your Customer (KYC), GDPR and other regulations.
- Secure login experience: Provide dynamic login experiences that adapt to the level of risk or trust, utilizing a full range of authentication methods, fraud detection, authorization & orchestration.
- Account recovery: Prevent criminals from exploiting recovery while making it easier for customers.
- High-risk transactions: Simplify & strengthen secure payments with orchestrated identity security.

# Mosaic by Transmit Security: A fusion of fraud prevention & identity security

Orchestration is the unifying framework at the core of our identity security platform: Mosaic by Transmit Security. Built for end-to-end protection, Mosaic delivers a fusion of customer identity management, identity verification and fraud prevention — in one dynamic platform. Best-of-breed modular services minimize complexity and costs while optimizing security and CX across the full identity lifecycle.



Mosaic is the only identity security platform purpose-built around orchestration & Al

### **About Transmit Security**

Transmit Security, the leading innovator of fraud prevention and identity security, is the only CIAM vendor delivering a fusion of natively-built customer identity management, identity verification and fraud prevention services in one transformative platform. Mosaic by Transmit Security unifies best-of-breed modular services to optimize security and CX while minimizing costs and complexity. With Al-driven cybersecurity in its core, Mosaic is built for resiliency and scale, earning the trust of 8 'top 10' banks and Fortune 500s. Discover: <a href="mailto:transmitsecurity.com">transmitsecurity.com</a>.