

Seamless, AI-Powered Identity & Fraud Orchestration

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

Challenge

As digital ecosystems grow, businesses face increasing complexity in managing identity and fraud solutions. Key challenges include:

Siloed identity & fraud stacks

Disconnected tools and solutions result in inefficiencies, security gaps and inconsistent user experiences.

Rigid & costly development

Custom integrations require extensive coding, slowing deployment and increasing costs.

Limited multi-vendor coordination & fragmented architecture

Managing multiple IdPs and fraud tools creates complexity, security gaps and inconsistent CX.

Adapting to emerging threats

Fraud tactics evolve rapidly, requiring continuous updates to security logic and authentication policies.

Solution

Mosaic Orchestration services eliminate 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.

- **Orchestrate** authentication, risk signals and fraud detection across any stack — without vendor lock-in.
- **Gain centralized visibility** into policy execution, event-driven data, and user activity across the identity lifecycle.
- **End-to-end developer tools**, including AI-powered testing, debugging and analysis, streamlined integration and optimization.

Use Cases

Account opening:

- Design secure and streamlined onboarding flows.
- Verify identities, collect consent and tailor access from the first interaction.

Secure login experiences & adaptive MFA:

- Implement seamless authentication flows with support for passkeys, MFA and risk-based step-ups.
- Dynamically adjust authentication requirements based on real-time risk scores.
- Extend session trust for returning users while enforcing step-ups for high-risk behaviors.

Account recovery:

- Restore account access securely with low-friction, passwordless flows.
- Adapt the verification and validation methods based on risk signals and user context.

CIAM modernization & compliance:

- Bridge legacy IdPs with modern authentication frameworks.
- Enforce compliance policies such as PSD2, GDPR and FAPI 2.0.

Multi-vendor integration:

- Unify disparate identity providers, fraud detection solutions and authentication methods.
- Reduce complexity while maintaining flexibility across different technology stacks.

Transmit Security Identity & Fraud Orchestration

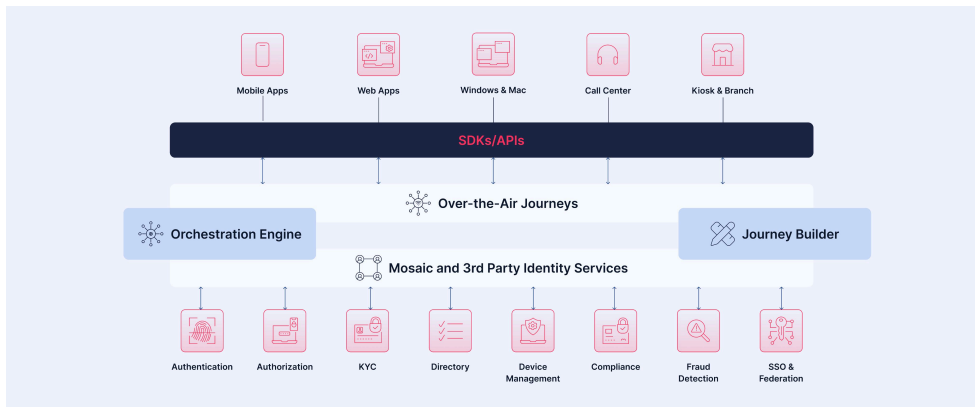
How it works

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. Experience layer** lets you use your own UI/UX in API mode or integrate our SDKs to enforce policy decisions.

Frictionless, portable journeys

Harnessing AI-powered decisioning, our solution automatically analyzes behavioral, device and contextual signals from multiple detection methods, consolidating them into a single real-time risk score. These insights drive instant automated actions to block, challenge or allow activity, helping you stop fraud faster, reduce manual effort and adapt to evolving threats without disrupting the customer experience.



**Transmit Security named a Leader in The Forrester Wave™ :
Customer Identity & Access Management Solutions, Q4 2024**

Key Benefits

- **Multi-vendor orchestration**
- **Frictionless user experience**
- **AI-driven decisioning**
- **Accelerated time to market**
- **API-based architecture**
- **Resilient & future-ready**

Key Features & Differentiators

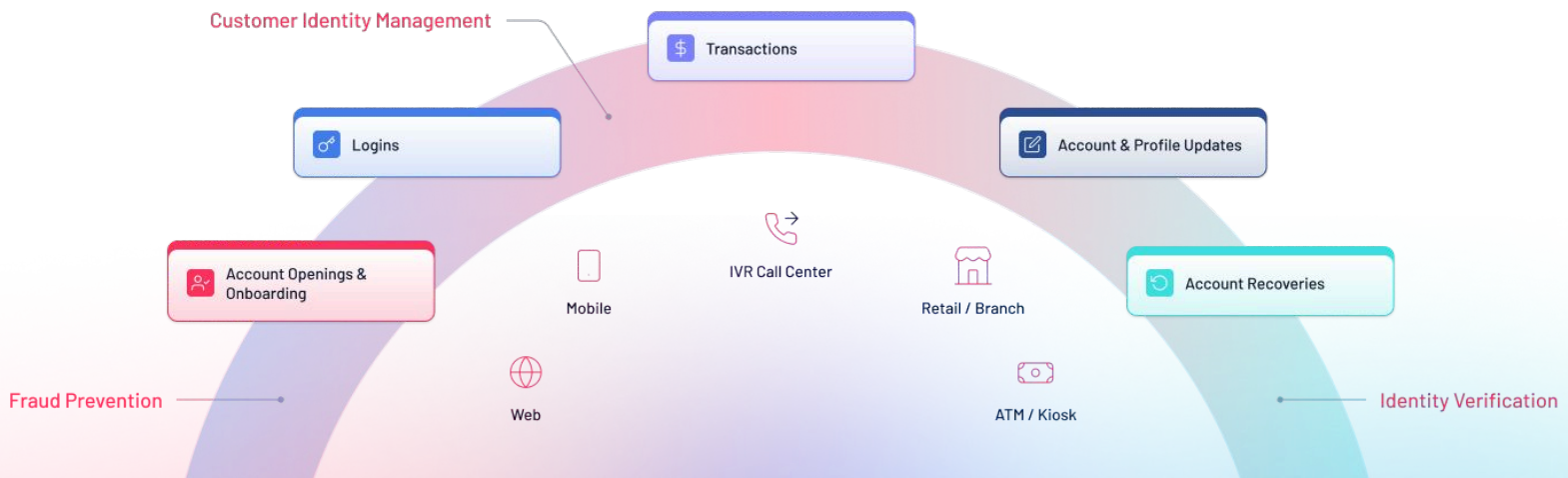
- **Drag-and-drop journey editor** and use case templates enable no-code deployments with few if any changes to apps.
- **Integrated services orchestration** allows seamless connection of identity, fraud and third-party services through a unified orchestration layer.
- **Out-of-the-box developer tools** provide static journey analysis, real-time debugging and a journey player for previewing flows during development.
- **AI-powered journey builder** uses AI to generate steps, enforce adaptive policies and build dynamic expressions that automate and optimize complex logic.
- **Crypto-binding device ID** uses PKI cryptography to establish a secure identity for device-bound validation.
- **Form editor** enables customization of user interaction with forms directly within the orchestration layer.
- **Stream real-time journey events** and performance data for greater insight into user behavior and flow efficiency.

Modular, plug-and-play identity services

Fortify security & simplify CX with additional identity services. When Authentication Services are implemented with our Detection & Response Service, you gain real-time threat detection. The instant it sees a mix of risk signals, like bot behavior, a new IP or changes to account details, you can re-authenticate the user in real time.

Mosaic Platform

Our complete platform delivers end-to-end protection and optimized CX — across the full identity lifecycle. Developer-friendly APIs and SDKs make it easy to close security gaps and improve visibility with a few lines of code.



About Transmit Security

Transmit Security gives businesses modern tools to deliver secure and trusted end-to-end identity journeys.

The Transmit Security CIAM Platform is security-first, developer-friendly and modern to provide customers with smooth experiences and prevent fraud across all channels and devices. Transmit Security serves many of the world's largest banks, insurers, retailers and other leading brands, collectively responsible for more than \$2 trillion in annual commerce.

For more information, please visit www.transmitsecurity.com.

Explore our full Platform

- B2C Identity** >
- Fraud Prevention** >
- Identity Verification** >
- B2B Identity** >