Flexible, Easy-to-Use
Authentication Services

Give your customers a great experience by providing strong authentication options that meet your needs *and theirs.*

Strengthen and simplify customer authentication as you see fit. Transmit Security unifies all authentication methods in a single service, so you can phase out passwords over time or eliminate them completely.

Challenge

Forgotten passwords = lost revenue
Brands compete on customer experience (CX), but passwords stand in the way. Up to 33% of consumers drop off if they forget their login, and those who try to reset a password but fail often call support. Your costs multiply as sales drop.

Passwords are your greatest risk
Anyone can steal, crack or reuse passwords to take over customer accounts, transfer funds, buy goods, redeem reward points and harvest data. Fraud toolkits and bots automate account takeover (ATO) fraud — it's quick, easy and profitable.

Meeting compliance with disparate solutions adds complexity
Using authentication solutions from multiple vendors makes it tough to meet and prove compliance with PSD2 and other regulations that require strong MFA. Siloed solutions create security gaps, compatibility issues, extra maintenance and costs.

Solution

Full-stack authentication makes it easy
Authenticate customers with fingerprint or face ID, passkeys, email magic links, one-time passcodes (OTP) or social logins. You can go 100% passwordless or offer a range of MFA options, letting customers switch when they're ready. Those who log in with biometrics achieve strong MFA — without ever using a password.

Optimize security & CX

- Restrict customers to specific login methods to simplify & meet compliance
- Remove friction and support all devices: mobile and PC, FIDO and non-FIDO
- Speed time-to-value with user flows & scenarios out of the box
- Gain the flexibility you need with easy-to-use APIs or SDKs

Key Benefits

Enroll & retain more customers
Let customers choose their preferred login method or create the best low-friction MFA experience for them.

Prevent ATO fraud
You'll immediately shrink your attack surface with passwordless & MFA. Prompt users who have devices that support passkeys, fingerprint/face ID.

Re-authenticate on demand
If a user initiates a high-stakes transaction or account recovery, trigger MFA to confirm their identity.

Add or remove risk-based MFA
Risk-based authentication enables you to challenge risk or remove step-ups for trusted customers in real time.

Simplify compliance
Use passwordless MFA to meet tough compliance mandates, like PSD2's SCA.

Accelerate time to market
Give your developers a plug-and-play service that makes it easy to add and optimize flows with a few lines of code.

Solidify security
Gain visibility & control of all forms of authentication through 1 API interface.

Transmit Security Authentication Services

Fortify authentication to meet your toughest security requirements, while letting customers choose the login experience they prefer. By giving them flexibility, you'll boost enrollment, return rates and revenue.

True passwordless MFA

Users who log in with passkeys, fingerprint or face ID achieve MFA with one touch or glance. The customer's biometric (inherence factor) unlocks a private key (possession factor), which signs the authentication challenge. On the receiving end, the public key verifies a match. Voila, they're in!

- **Public key cryptography** based on FIDO2 standards ensures customers' biometrics and private keys remain secure, never leaving a user's device. Only the signed challenge, void of private data, is sent over the web.

- **Not all passwordless solutions eliminate passwords.** Most require customers to use a password to register, recover an account or bind a new device. Our passwordless MFA is different for 3 key reasons:

  1. **Multi-device support** - After customers register on a FIDO-enabled device, they can transfer trust to more devices without passwords.
  2. **Omnichannel experiences** - One implementation supports all channels, solving a limitation of FIDO. You'll expedite deployment while giving customers access to all that your business offers.
  3. **One-time registration** - Other passwordless solutions require customers to register again to access other channels or enroll other devices. With Transmit Security, customers only register one time to move across channels or devices with a single, unified identity.

Broader support for passkeys

Passkeys enable users to sync their biometric credentials via the cloud, across all of their passkey-supported devices. This extends FIDO capabilities, typically bound to one device, enabling easy account and device recovery.

The drawbacks of passkeys and how to solve them

- **Not all devices, OSes and browsers support passkeys**
  Our true passwordless service solves this limitation by enabling you to authenticate users on any FIDO2 device across all major ecosystems.
- **Passkey leakage is a risk when syncing to a new, unregistered device**
  To prevent key leakage, Transmit Security created an added security layer that ensures passkeys only sync across devices and ecosystems when desired — a safeguard that supports a deliberate transfer of trust.

Key Features

- MFA options for everyone:
  - True passwordless MFA
  - Passkeys with added security
  - Email magic links
  - SMS OTPs
  - Social logins
  - SSO support
- Easy enrollment
- Risk-based authentication
- Unified identities across all channels and devices

True Passwordless

- Eliminates your #1 risk: passwords
- Supports all devices with our unique transfer of trust
- Supports all channels
- Minimizes login friction
- Ensures login success
- Requires only 1 registration
- Reduces support costs
- Minimizes drop offs
- Boosts customer engagement, loyalty and revenue

Fast Company names Transmit Security among "Top 10 Most Innovative Security Companies" of 2022.

Authentication options for everyone

Our service addresses every customer scenario so you can strengthen authentication to meet your security requirements while giving customers the login experiences they prefer.

For customers who are not ready or able to log in with biometrics, we offer email magic links, SMS OTP, social logins or all of the above. With a variety of authentication methods, you can transition customers at their own pace. You'll boost enrollment, return rates and revenue by making it easy & flexible.

Plug-and-play services

- **Pre-built user flows** - Address the most common scenarios out of the box. If needed, you can further optimize the experience by adding user flows to align with your customers' identity journey.

- **Within your web or mobile app** - By implementing our service within a web app, you'll remove a barrier to entry since customers won't need to download an app. Keeping it within your mobile app, however, may offer the consistent experience you prefer.

- **Scalable and reliable** - Our cloud-native service scales to support millions of customers while delivering the high performance they demand.

- **One identity for all channels** - A single identity carries your customer down any path, whether it's a web or mobile app, incognito browser, call center or brick-and-mortar.

Use Cases

ATO prevention
- Phase out passwords
- Strengthen MFA
- Establish a higher level of trust
- Shrink your attack surface

Regulatory compliance
- Meet PSD2's SCA mandates
- Shield private data
- Secure transaction signing
- Improve accessibility for the disadvantaged, visually impaired

Account recovery
- Close a major security gap
- Leverage risk-based authN
- Reduce support costs, drop-offs and churn

Optimize customer experience (CX)
- Give users options they prefer
- Minimize friction
- Maximize conversion rates
- Ensure login success

- Web
- Mobile
- Kiosk
- Store
- Chat
- Call center
- Social & more

> "A lot of other passwordless solutions bring them in by saying, 'Here's a password, reset it, and this will be your fallback anytime you have an issue. If you forget how to get into your account, we're going to reset with a password.'"
>
> — **Matt Nunn, Citigroup**, Director of IAM Engineering, speaking on, "Rolling Out Passwordless to 200M Banking Clients…" at Gartner IAM. **How Citi did it →**

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.

Transmit Security 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.
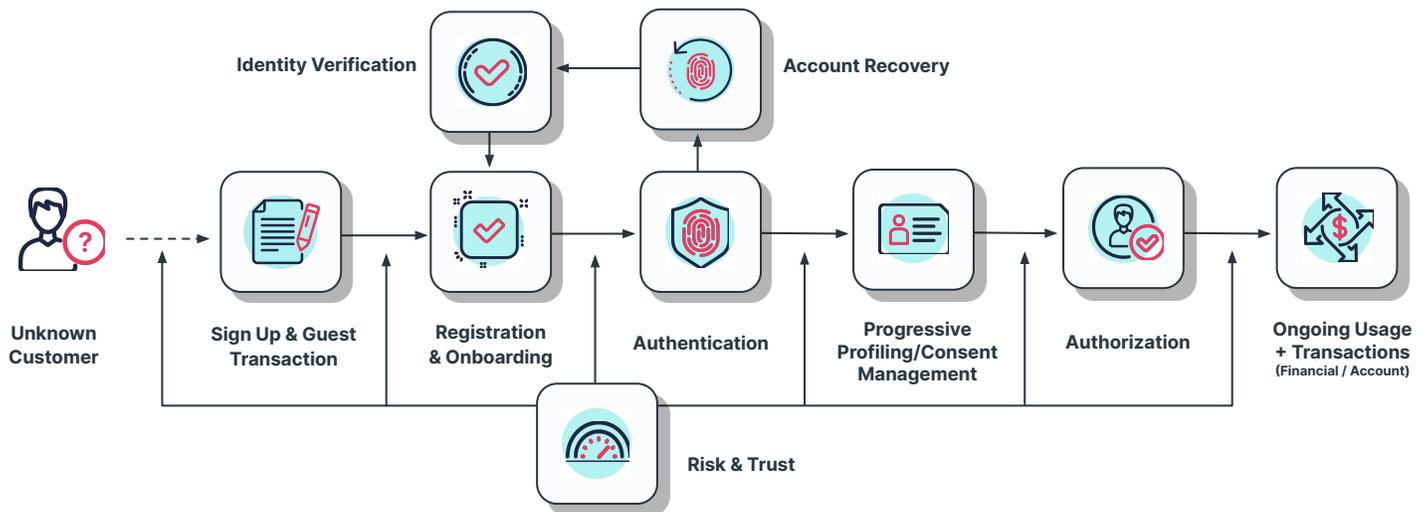
"We did not want to manage the security, infrastructure and support involved with managing user accounts and passwords. We needed a solution that could be deployed quickly and with little overhead."

— **Brad Tomlin, America's Car-Mart**, Sr. Director of Digital Technology
See customer story →

Explore our full Identity Platform

- Identity Verification
- Data Validation
- Detection and Response
- Orchestration
- Identity Management
- Authentication

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**.