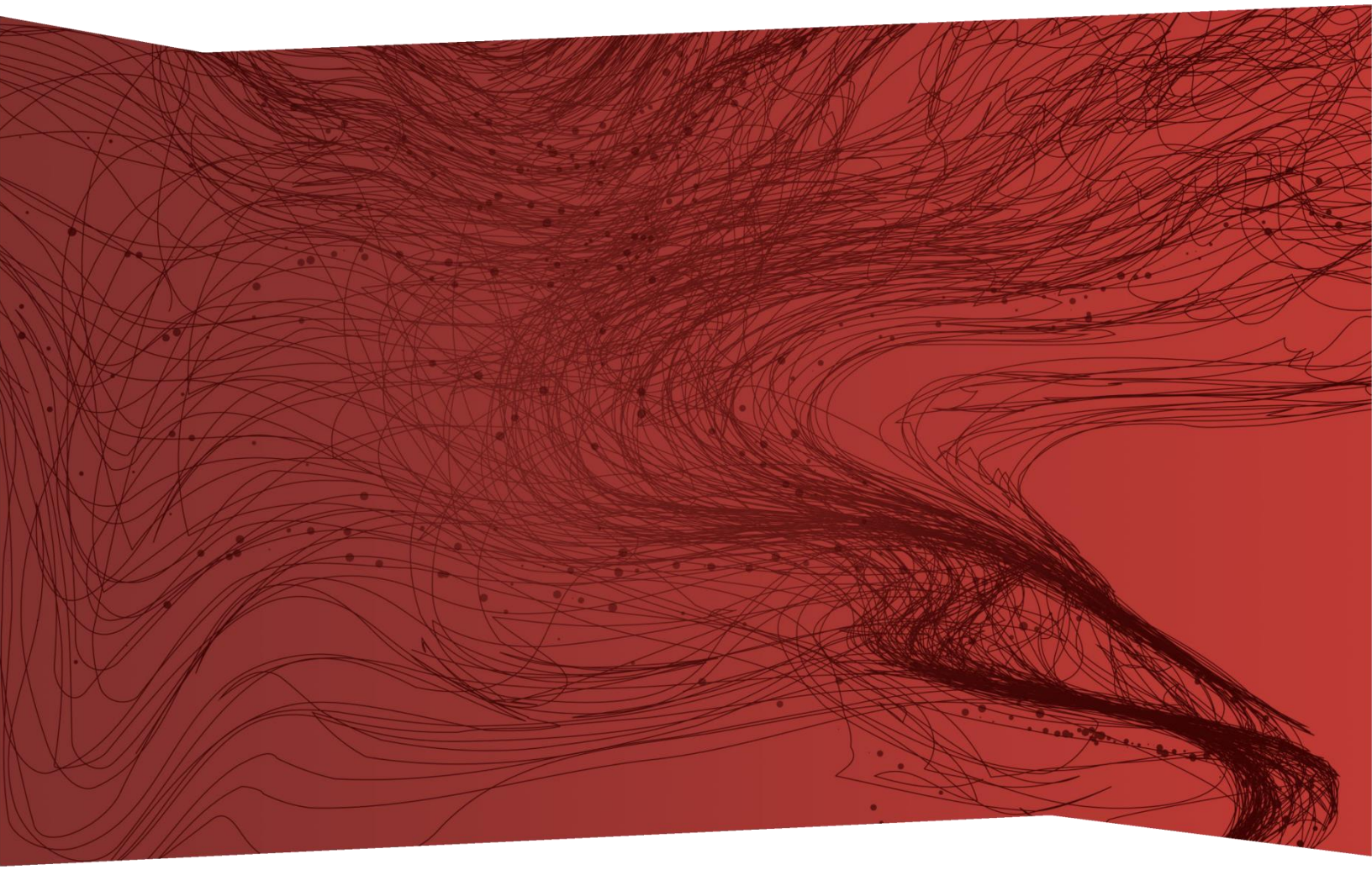
RSA



RSA ADAPTIVE AUTHENTICATION

Step-up Authentication Direction Update

MARKET STATE

Financial Services continues to remain a forerunner in the digitization & modernization of the IT transformation arena. With steep competition, the constant threat of fraud and cyber theft, and a strict compliance and regulatory environment, the financial services sector continues to strive for IT efficiencies and capabilities to meet growing customer demands and move quickly to market. As many organizations are moving towards a mobile first strategy and smartphones have grown ubiquitous with their customer base, fraud teams are continuously challenged to strike the right balance between security and convenience. Couple together the evolution of *embedded* mobile device biometrics with a diverse consumer population and it becomes clear that organizations need to provide a range of step-up authentication choices and move quickly to market when new options become available.

When it comes to step-up authentication, the RSA Adaptive Authentication solution has always been focused on enabling organizations with the flexibility to choose the right balance of convenience for their end users and security. A variety of options are offered out of the box, including: challenge questions, one-time passwords (OTP), push notification, biometrics (fingerprint), transaction signing as well as 3rd-party options such as Knowledge-Based Authentication (KBA) or Out-of-Band SMS/Phone. Further, the RSA Adaptive Authentication Multi-Credential Framework (MCF) allows an organization to integrate authentication methods developed in-house or by a third party.

RSA ADAPTIVE AUTHENTICATION PRODUCT DIRECTION

As the mobile landscape continues to evolve, there are a wide range of biometric options that organizations may pursue: voice, fingerprint, eye-vein, iris, face, ECG (heart) recognition as well as behavioral biometrics. An organization must determine which biometric options are best suited for their user population. To help facilitate business in this fast-changing world with its myriad of step-up authentication options and incredibly fast pace, the RSA Adaptive Authentication solution is designed to either provide support natively “out-of-the-box”, or via the RSA Adaptive Authentication Multi-Credential Framework (MCF), which facilitates adding authentication plugins by customers.

With the above in mind, the RSA Adaptive Authentication Product Development Team (AAPDT) will no longer bundle 3rd-party step-up authentication modules into its Mobile SDK. Considering that Financial Institutions (FIs) are already building their own mobile apps—integrating 3rd-party SDKs and other components into it during the development cycle—and given the flexible nature of the RSA Adaptive Authentication MCF, it would create more efficiency and speed for FIs to go direct to the mentioned 3rd-party vendors. This notion is echoed by our customers across the globe. That said, the RSA AAPDT will continue to pursue support for device-based *native* integration opportunities, such as the recently released Apple FaceID. By doing so, the team will minimize dependencies and allow faster time to market by leveraging the RSA Multi Credential Framework.

SUPPORT FOR EYEVERIFY

For the past several years, RSA AAPDT provided out-of-the-box integration to EyeVerify's eyeprint biometric functionality. In light of EyeVerify's new corporate focus, coupled with AAPDT's decision above, future releases of the RSA Adaptive Authentication Mobile SDK will no longer offer the EyeVerify Eyeprint ID biometric support out-of-the-box. Rather, organizations who are interested in such options can integrate eye-specific biometrics by utilizing the RSA Adaptive Authentication MCF.

RSA advises that organizations using the RSA Adaptive Authentication Mobile SDK, do **not** implement the Eyeprint ID biometric option as it will not be supported in the next version of the SDK. If you have implemented EyeVerify's Eyeprint ID via the RSA Adaptive Authentication Mobile SDK, please be advised that AAPDT will offer support until December 31, 2018. After which, you are encouraged to have a direct relationship with EyeVerify or consider alternative biometric options. If you have further questions, please reach out to support@rsa.com.

CONTINUED UPDATES

Continue to stay up to date on the latest RSA Adaptive Authentication Mobile SDK releases by joining the RSA Link community. Check out the latest RSA Adaptive Authentication Mobile SDK v3.9.

RSA Adaptive Authentication Mobile SDK 3.9 includes the following new enhancements:

- Fingerprint authentication supports the native Android fingerprint API
    - RSA Adaptive Authentication Mobile SDK 3.9 - Documentation & Release Download
    - RSA Adaptive Authentication Mobile SDK 3.9 - Request Access