



VerisecUP Managed Service

Secure digital identity for all users,
all transactions **all the time.**



www.verisec.com

Table of Contents

| | |
|----|-----------------------------|
| 03 | Verisec UP |
| 05 | Benefits |
| 06 | Main Service Highlights |
| 08 | Infrastructure Options |
| 09 | Authenticator Types |
| 10 | Control and Full Visibility |
| 11 | Commercial Model |

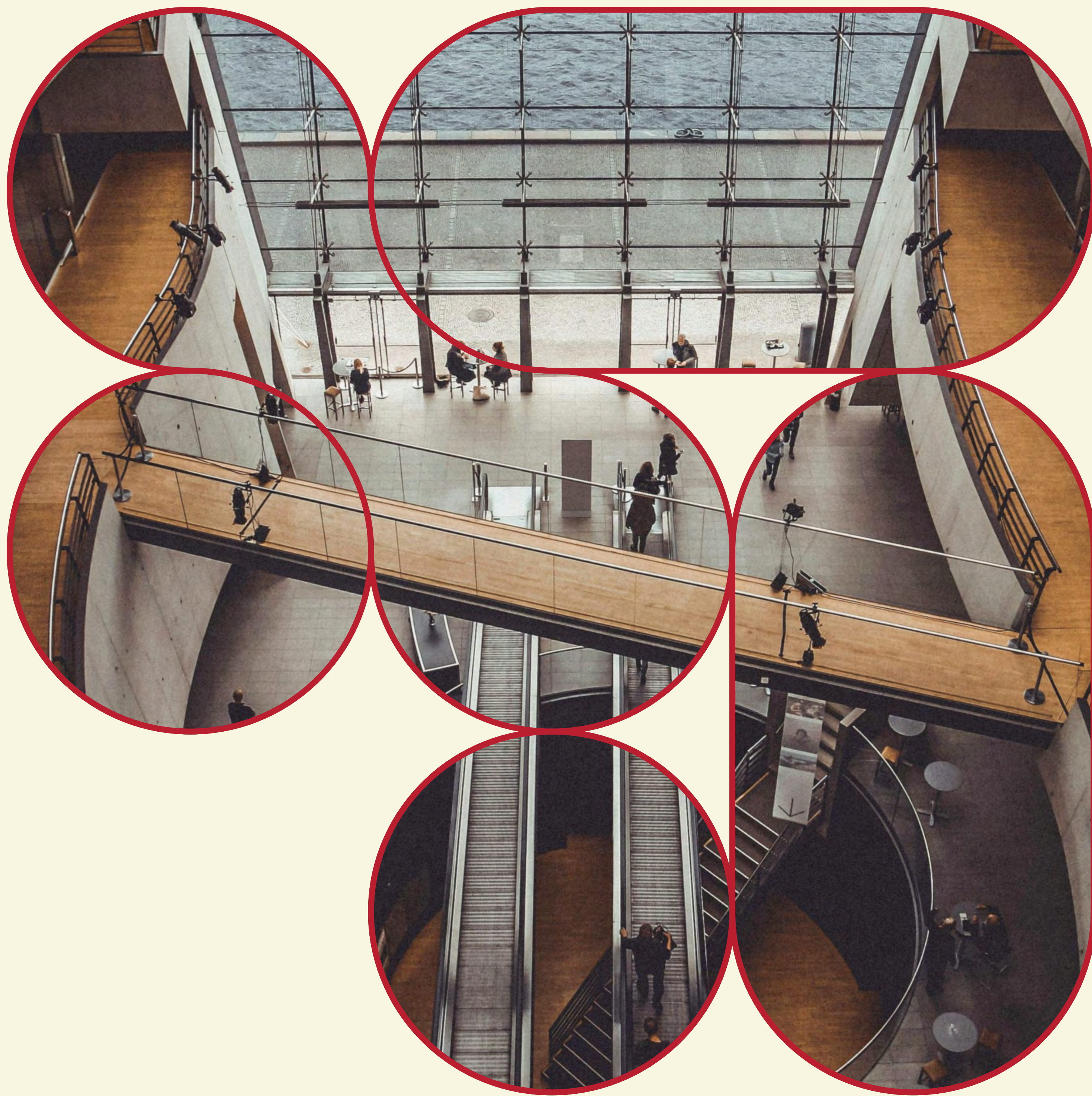
VerisecUP Service

The Verisec UP Service provides a simple API-based platform that allows organizations to securely validate digital transactions on a grand scale and with the best User Experience. An end-to-end Secure Identity platform that enables organizations to handle large numbers of users and transactions. Beginning with User Enrolment processes and continuing with Secure Validation of all types of digital transactions, such as payments, access logins and digital signatures, among others. All of this with a high level of security in all service components, built from the ground up to meet the most stringent security and compliance requirements, preventing modern and sophisticated attacks while adhering to all relevant regulations.

The Service is based on a highly scalable Web Services API, built on Open Standards, that can run on lean infrastructure at a customer's location and/or in a remote Cloud environment, with setup and maintenance handled by the Expert Tech Team from Verisec

The patented Verisec Technology runs the service that allows for quick and easy integration with various applications, as well as rapid scaling up to millions of users and daily transactions. In addition to these benefits, the subscription-based commercial model leads to faster user growth while keeping costs predictable and under control.





Our customers can use this API on multiple types of applications to securely validate digital transactions done with Mobile Devices through our VerisecUP SDK/App, which establishes a secure independent channel with the API. The service also supports the use of a wide range of secure validation hardware devices, such as tokens that generate One-Time-Passwords (OTPs) and alternative delivery channels for OTP codes, such as SMS, among others.



**USER
ONBOARDING**



**USER
AUTHENTICATION**



**TRANSACTION
VALIDATION**



**DIGITAL
SIGNATURES**

Main benefits of the VerisecUP Service

Scale up

Designed from the ground up to handle millions of users and transactions using a lean infrastructure. There are no risks of obsolescence or Capex Costs. Great Control tools to monitoring and handle any activity peaks fast and easy.

Secure

At client level, patented SDK uses a secure channel with PULL process to pass keys and transaction data. At server level, all security key material stored within hardware security modules.

Work with the experience & talent

The experienced Tech Team from Verisec can quickly configure service components to meet the ongoing needs of each organization. No special training is required, and there is no risk for learning curves due to staff rotation.

Performance you can trust

The Tech Team from Verisec will ensure that all service components are in top working condition for maximum performance and security. Providing full control and visibility over all service aspects for operations and security teams. The client's operations and security teams have full control and visibility of the entire service.



Main service highlights

Secure

- Secure Independent Out-of-Band Channel
- Patented Transaction PULL Technology for Phishing Mitigation
- SDK Key encryption with User PIN/Biometrics
- Native HSM integration for Backend Key encryption

Scalable

- Tech designed for High Performance from start
- On-premise or hosted infra can handle millions of users & transactions
- Service Monitoring & capacity planning tools
- Demand-based commercial model for budget control

Flexible

- Validation of various types of transactions
- Multiple Authenticator types: Mobile, Hardware OTP, SMS, etc.
- Support for Digital Signatures & Biometrics
- No limit on backend App integration with Open Standards

Simple

- Intuitive UX on Mobiles
- Native SDK App Integration
- Swift API-based Setup for backend Apps
- Lean managed infrastructure



BBVA Global Financial Group | Key References

Challenge

BBVA Group was facing high costs and operational issues as a result of having to operate and support numerous authentication systems, from various vendors, across different geographical regions and digital banking channels. There were no economies of scale, compatibility issues between the systems and no flexibility for authenticator types.

Solution

VerisecUP Service was chosen because its flexible API-based model allows for a seamless integration with the BBVA Group's wide range of Mobile/Web digital banking applications; also because it is based on Open Standards, which allows the use of various authenticator types (hardware/mobile) from Verisec, other vendors and the bank itself.

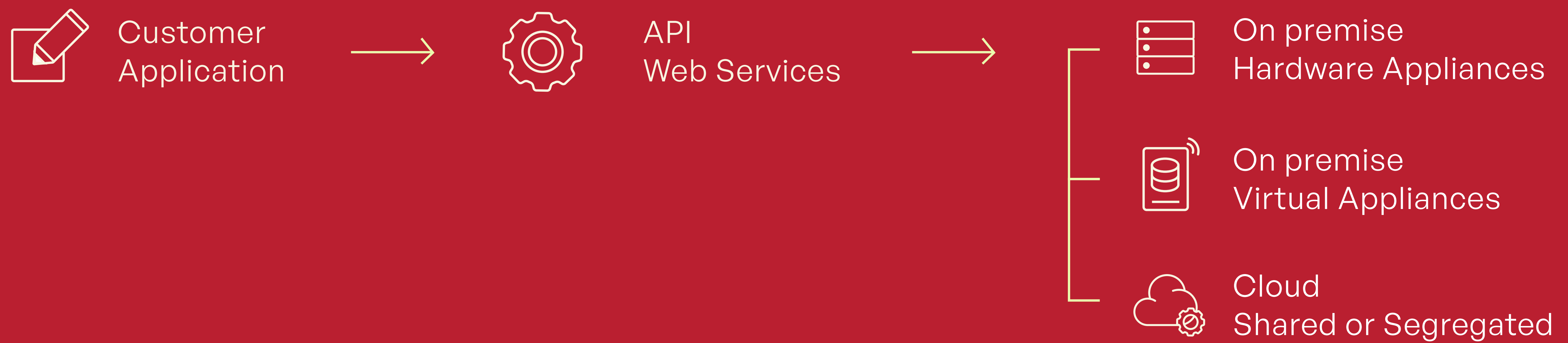
Result

Using VerisecUP Service, BBVA Group has been able to increase and maintain the speed of deployment for more and better digital services to their customers worldwide, always with the required levels of security and compliance with all relevant regulations, while providing an award-winning user experience. VerisecUP has scaled to serve millions of BBVA Group users and daily transactions, maintaining the highest level of performance within controlled and predictable budgets.



Service Infrastructure Options

Setup and Managed by Verisec's Experienced Tech Team



Authenticator types

VerisecUP Mobile Token Options

SDK embedded within Customer App
Dedicated Customer Token App
Generic VerisecUP Mobile Token App

Alternative Delivery Options

SMS OTP delivery
Email OTP delivery

Hardware Token Options Generic or Customized

Single Button

Time or Sequence based

QR Reader

Time or Sequence based with Challenge/Response

Pin pad

Time or Sequence based with Challenge/Response

USB/NFC Connected

Time or Sequence based

Secure Logistics

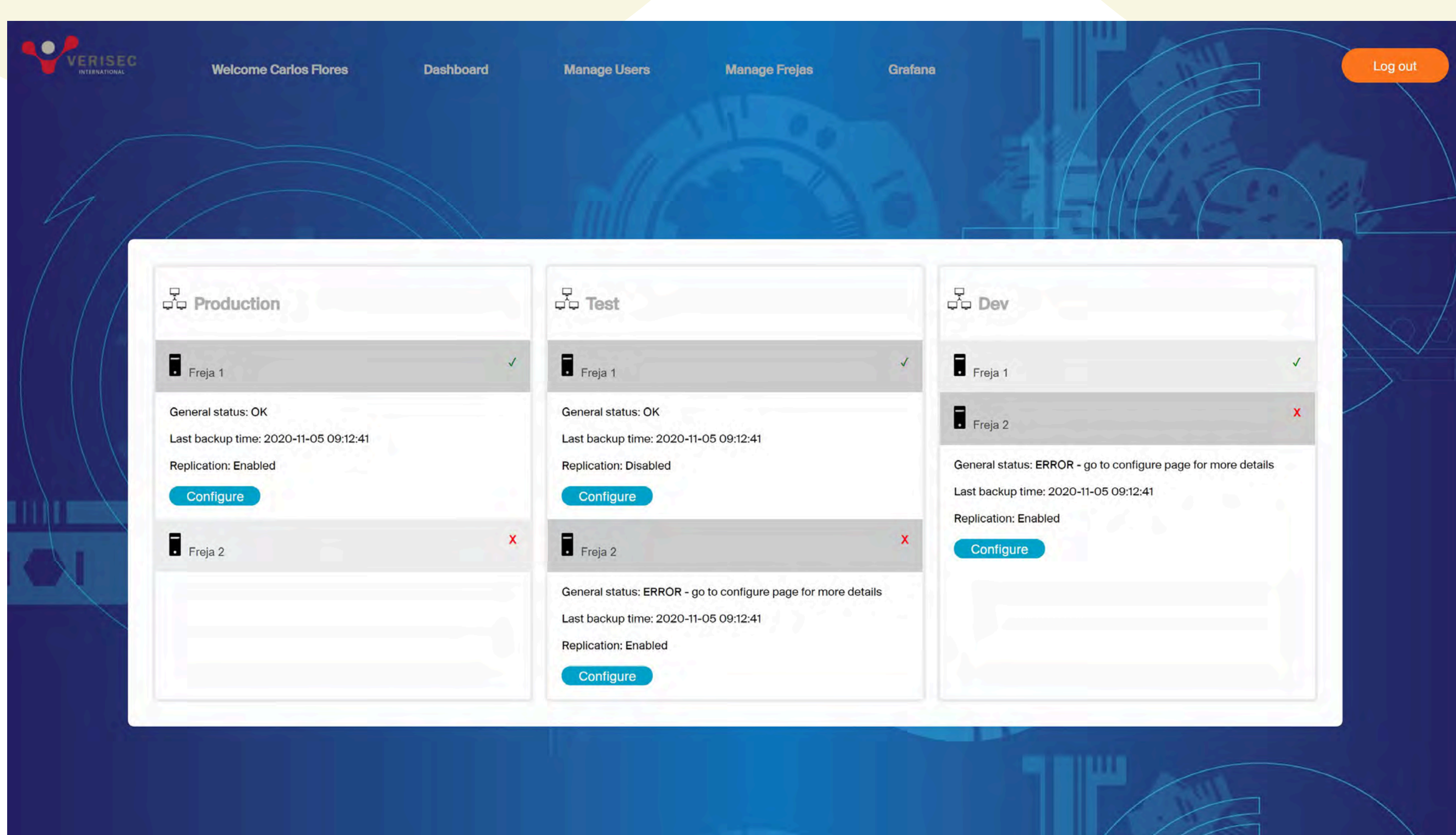
EU-based Device Programming and Delivery Options

Control & Full Visibility Overall Authentication Process

The VerisecUP Service Control Dashboard allows an organization's Security, Operation and Customer Service Teams to monitor, in real time, relevant variables related to various authentication processes and application environments, as well as the Service SLA itself. They can also perform day-to-day operations on individual users and their tokens, as well as basic maintenance tasks like setting up automatic and manual backups, among others. Organizations can also use the Service Dashboard for current or future capacity planning. Easily identifying patterns and activity levels associated with these processes, such as peak times for authentication services, as well as short and long-term trends. Helping in the anticipation of new requirements and the smooth integration of these with current internal change processes.

VerisecUP Service Dashboard

Service Status



Capacity planning





Subscription Based Services

Commercial Model

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AUTHENTICATION NODE (INFRASTRUCTURE)



AUTHENTICATOR TYPES



SERVICES



EXTRA FUNCTIONALITIES





In an era of constant cyber attacks, where user credentials and passwords are frequently either the target or the means for the attacks, security and regulatory requirements demand the use of strong user authentication applied to an ever-increasing number and types of users and transactions.

SCALE is the new name of the game for many financial institutions, especially, when it comes to authentication and transaction authorisation.

This exponential level of growth, however, is not best handled by Authentication Systems that can only grow in a “normal” way. This level of expansion requires an Authentication System that can grow 10 times faster and greater, allowing organizations to GO LARGE & SCALE UP.



Verisec is transforming secure payments and authentication with a smarter, more scalable approach.

With over two decades of experience and more than 60 million end-users worldwide, Verisec helps organizations manage solutions that protect data, identities, and payments. Operating through seven offices globally, Verisec combines international reach with local expertise.

Its hybrid model merges the reliability of established infrastructure with the agility of modern cryptographic technology. Through a suite of leading security products and strong partnerships with internationally respected technology providers, Verisec serves as a long-term enabler of secure digital evolution—helping organizations thrive today while building confidently for tomorrow.

Verisec has offices in Sweden, Italy, the United Kingdom, Serbia, Mexico, Australia, and the United Arab Emirates.