

**ToPay**



# **RISK-BASED AUTHENTICATION SOLUTION**



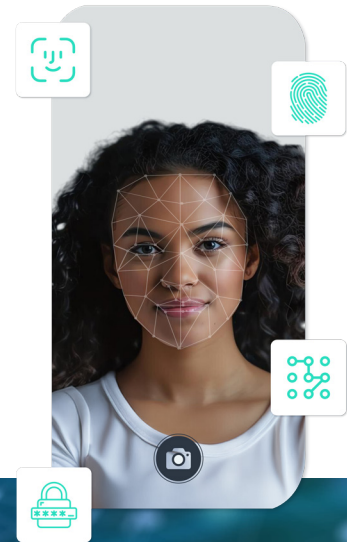
**T**OPPAN Security is a global leader in systems integration and solutions, specializing in mission-critical identity and payment technologies. Being a subsidiary of TOPPAN Next, TOPPAN Security is serving as the international development arm of the TOPPAN Group in the security domain. Founded in 1900, TOPPAN (7911:TYO) is a respected Japanese brand known for exceptional quality. With heart, bold ideas, and a deep understanding of government and banking customers, TOPPAN's mission is to create a meaningful, technology-facing future together.

We harness collaborative intelligence to deliver solutions that meet the highest standards of security, quality, and effectiveness. Focused on delivering advanced solutions for the identity and payment sectors, we provide everything from secure document and card manufacturing to advanced encryption and biometric systems. By partnering with governments and businesses, TOPPAN Security consistently pushes boundaries, exceeds expectations, and sets global standards, delivering cutting-edge solutions that transform citizen experiences and drive innovation worldwide.

# Risk-Based Authentication Solution

Empower your customers with risk-based authentication, offering a secure, personalized banking experience that builds trust and loyalty.

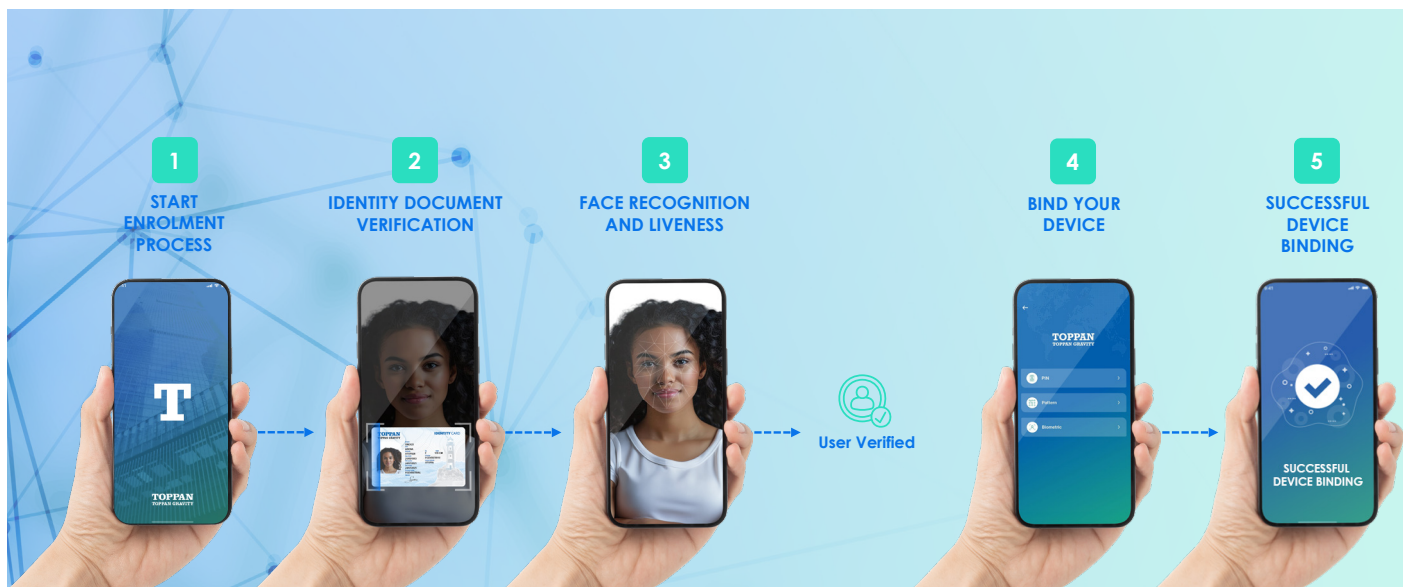
In an era where digital threats are constantly evolving, staying one step ahead is crucial. Our Risk-Based Authentication solution is designed to do just that—dynamically adjusting its security measures in real-time based on the specific risk profile of each interaction. This means you can offer your customers a seamless and frictionless experience, while confidently knowing that every touchpoint is fortified against potential threats. With our solution, you not only protect your business from fraud but also reinforce trust and loyalty with your customers by providing security that's as intelligent as it is effective.



Want to Know More?  
Request for a Demo

## RISK-BASED AUTHENTICATION SOLUTION

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# BENEFITS OF RISK-BASED AUTHENTICATION UNLOCKED

Compliant with  
Regulatory Standards



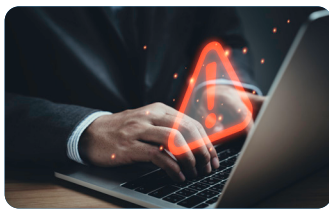
Reduction in Fraud  
Related Losses



**30%** Increase in  
Customer Satisfaction  
& Trust



Protection Against  
Identity Theft

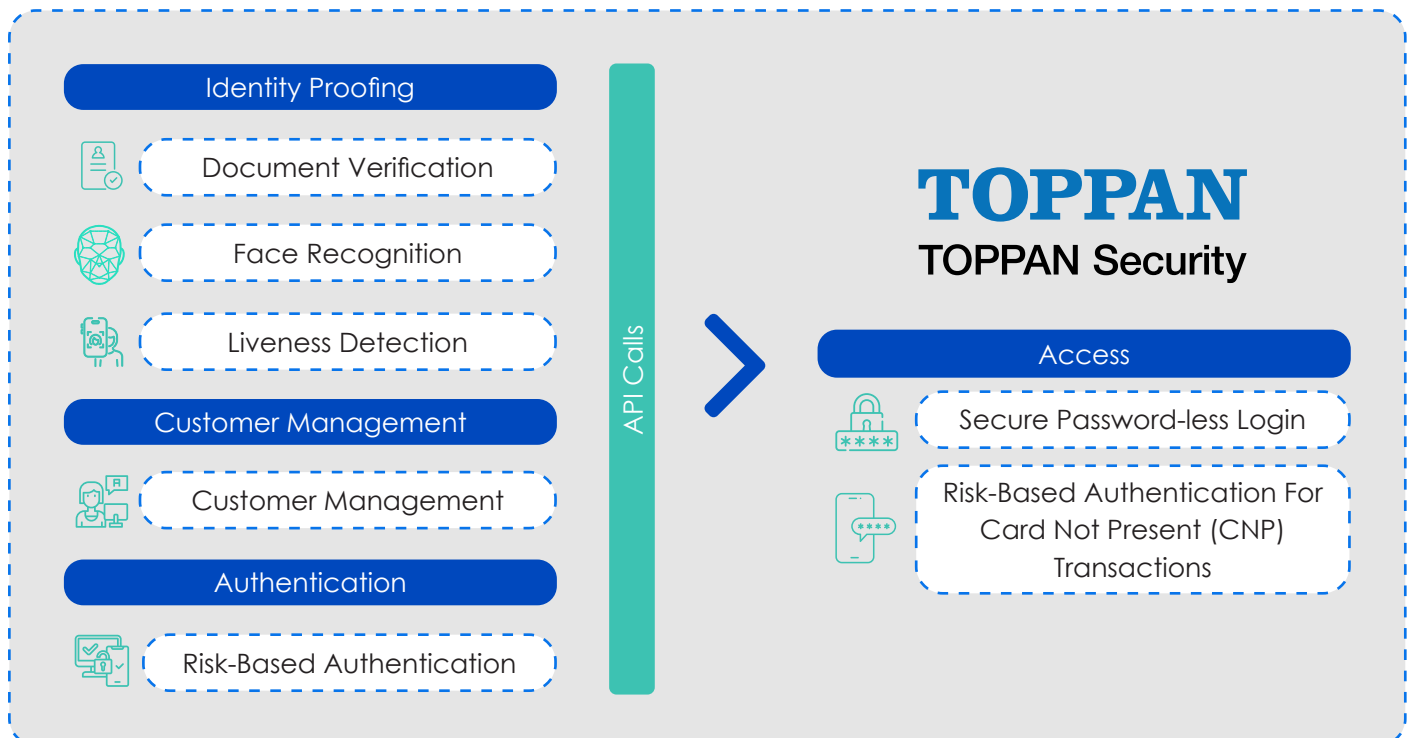


Real-Time Authentication  
Based on Risk Score

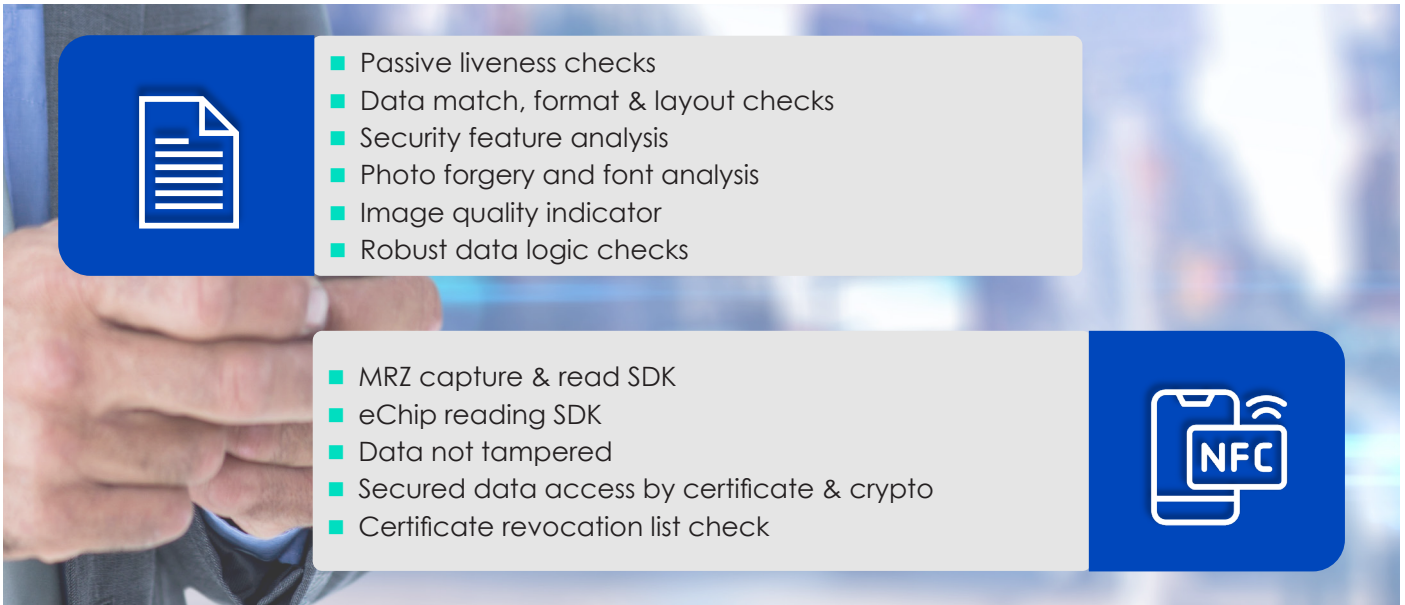


## TOPPAN'S RISK-BASED AUTHENTICATION PLATFORM

TOPPAN's Risk-Based Authentication Platform integrates identity proofing, customer management, and authentication to deliver secure access that fosters great customer satisfaction and trust.



# ENHANCING SECURITY WITH DOCUMENT VERIFICATION TECHNOLOGY




**Document Verification Features:**












- Passive liveness checks
- Data match, format & layout checks
- Security feature analysis
- Photo forgery and font analysis
- Image quality indicator
- Robust data logic checks

**NFC Features:**

- MRZ capture & read SDK
- eChip reading SDK
- Data not tampered
- Secured data access by certificate & crypto
- Certificate revocation list check

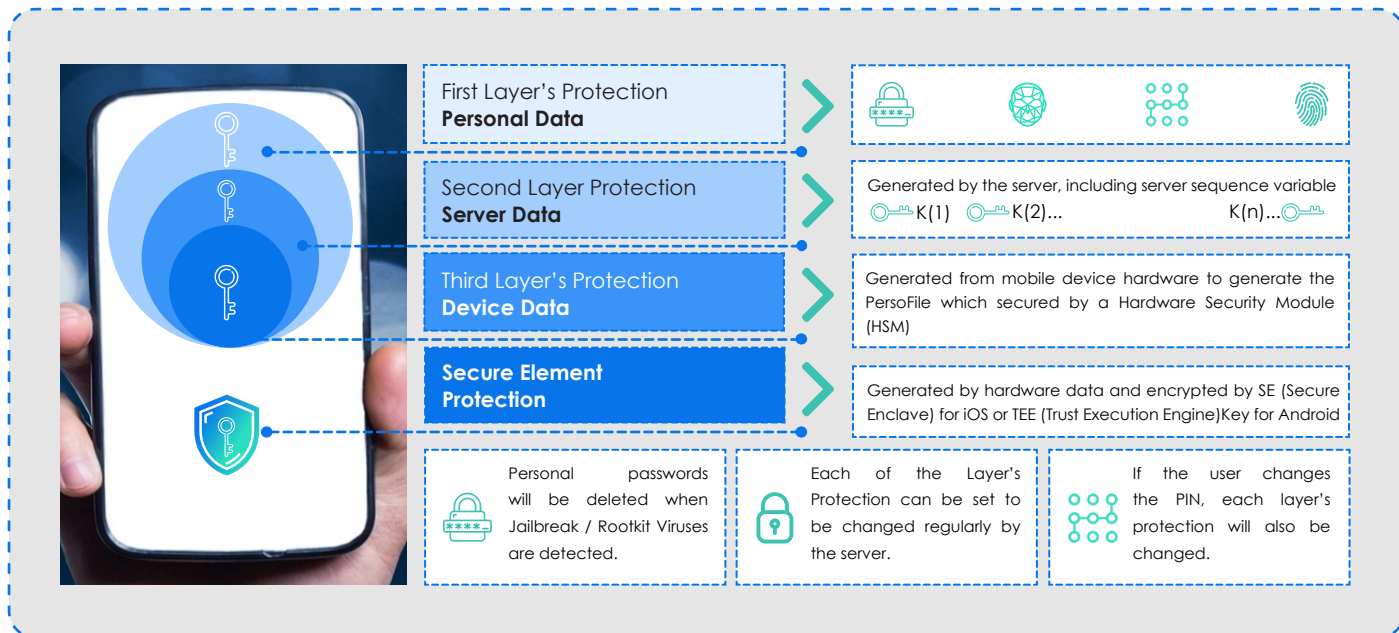
 Enhance your mobile apps with our document verification technology to ensure reliable customer authentication and effectively mitigate risks associated with fraudulent activities.

## RISK-BASED AUTHENTICATION

Banking Service	Risk Level	Traditional Authentication	TOPPAN Authentication
Log in			
Transfer (small amount)		456 789 	
Transfer (big amount)		456 789  Hardware-Token PKI Token	
Personal profile change Other service application		 Counter Service	

# 3+1 LAYER'S PROTECTION

Our 3+1 security framework offers comprehensive protection, securing personal, server, and device data with an additional layer of hardware encryption for enhanced safety.



# ONE-STOP ENABLER FOR DIGITAL IDENTITY AUTHENTICATION & MANAGEMENT

## Our Solution



- Secure Device Binding
- Risk-Based Authentication
- Multi-Factor Authentication
- Push Notification
- AI-Powered Facial Recognition
- Liveness Detection
- Selfie Match on ID Card
- Device Rebinding

## Meet the Standard



## For Identity Lifecycle

### 1. Identity Document Verification



- Customer will scan the ID Card
- The data in the ID is captured and collected (OCR)

### 2. Face Recognition



- Customer will take a selfie for 1:1 face matching & liveness check

### 3. Device Binding



- Mobile key setup & device binding

### 4. Management Maintenance of identities and credentials



- 2FA, MFA authentication
- Risk-based authentication
- Device re-binding
- Authenticator lifecycle management

## USE CASES | SECURE PASSWORD-LESS LOGIN

### Benefits



Omni Channel Login



No Complex Passwords



Comply with Regulations

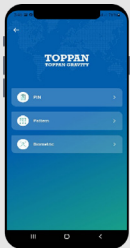


No Usernames



Secure Login Using Biometric

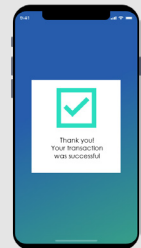
### Enhancing User Experience With Password-Less Secure Login



Login to Mobile App using Biometric FP



Device Binding Secure Login



Transaction Successful

# USE CASES | END-TO-END ENCRYPTION FOR DEVICE DATA TRANSMISSION

## Benefits



Fraud Mitigation



Enhanced Security

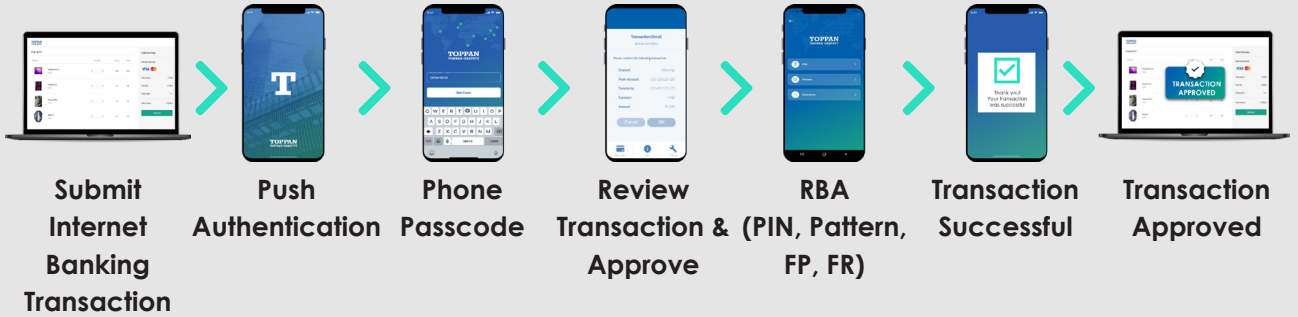


Comply to Regulations



Simple Flow for RBA

## Enhancing User Experience With Password-Less Secure Login



# CUSTOMER SUCCESS | FAMILYMART

This is the era of mobile devices. FamilyMart has developed various digital services via mobile devices to satisfy customers. Customers can use their mobile phones or tablets to reserve tickets, pay bills, charge cards, request dry cleaning services, deliver parcels, etc.

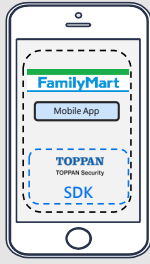
### Scenario 1

FamilyMart in Taiwan uses TOPPAN's multi-factor identity authentication solution on the MyFamiPort App to make online services and shopping smarter and more secure.

### Scenario 2

FamilyMart will establish a new functional SDK for digital services for hundreds of partnership retail stores to add to their app. The new FamilyMart SDK would integrate with the TOPPAN authenticator SDK.





### MyFamiPort App

- Loyalty Reward Program  
Keep loyalty points safe during transaction
- Member Rights
- Top Up Cards
- Transaction
- Request Online Service



- 2FA Identity Authentication
- Device Binding
- Encrypt Info
- Provide Multiple Identification Methods



### Other Apps Integration with FamilyMart SDK for e-Payments

- Partnership Store

