

ANNOUNCING 2018 MOBILE BIOMETRICS PLATFORM AWARD WINNERS

November 2018

Five years ago, Apple unveiled TouchID and biometrics quickly took consumer authentication by storm. Biometrics integrated in mobile devices have familiarized consumers with the action of authenticating with their physical characteristics. With seamless integration into mobile operating systems and applications, support for biometric authentication has become commonplace among consumers. Consequently, it should be no surprise that three of the top four most desired authentication features for online and mobile banking are biometric modalities.

Fingerprint scanning has become an uncontested favorite for consumer authentication, with 62% of consumers selecting it as either their most preferred or second-most preferred authentication method for logging into their financial accounts. As consumer devices come equipped with a growing variety of biometric sensors, new modalities become more proliferating as well - multiple types of eye biometrics and palm scanning are emerging as potential challengers to established authentication methods.

2018 MOBILE BIOMETRICS PLATFORM AWARD

BEST IN CLASS

OneSpan



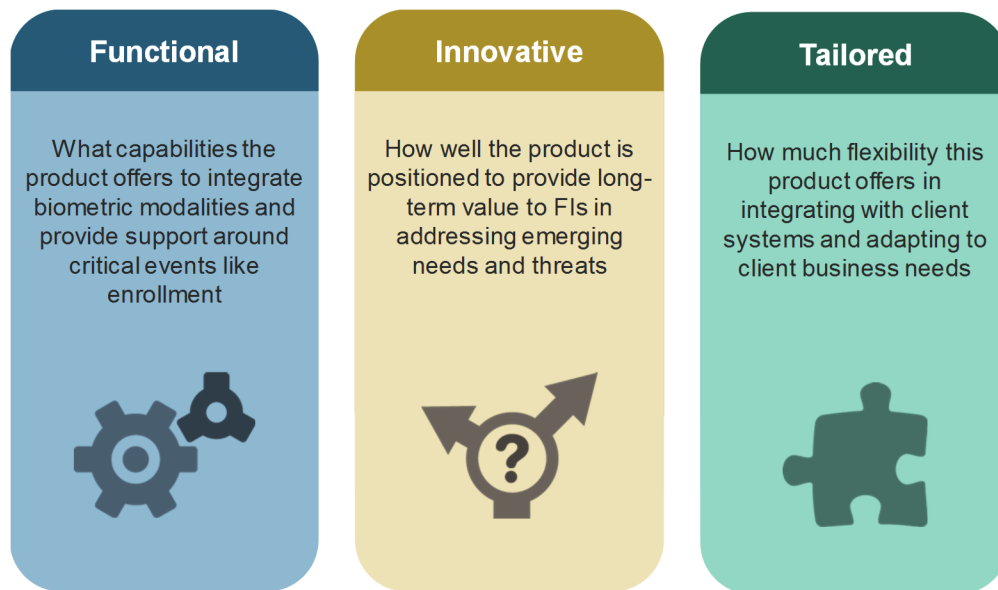
OneSpan takes Best in Class among a competitive group of mobile biometric platform providers.

With a strong performance across all three categories, OneSpan offers a platform that provides a robust array of biometric authentication capabilities. In addition, OneSpan also supports those authentication capabilities with risk assessment tools, supplemental authentication, and identity verification methods.

The inaugural edition of Javelin's Mobile Biometrics Platform Scorecard evaluates twelve of the leading mobile biometric authentication platform providers to assess the capabilities they offer in authenticating customers and the flexibility they provide in adapting to the practical needs of businesses. The scorecard is designed to emphasize the importance of having a full-featured product. Consequently, the criteria emphasizes support for multiple biometric modalities across a variety of channels and reward platform providers that back up those biometric authenticators with additional data sources and authentication methods to secure the crucial enrollment step.

JAVELIN'S FIT MODEL

To evaluate each biometric platform provider, Javelin uses the Functional, Innovative, and Tailored model. This model helps financial services companies identify the vendor to integrate with depending upon the capabilities related to solving the business problem on hand. In addition, the model helps FIs understand how well the product is positioned to provide long-term value, and assess the financial impact of product integration. Accordingly, the FIT model aims to provide a holistic view of the capabilities of the vendors products both within the context of the problem being addressed, and in providing flexible integration with customer systems.



Source: Javelin Strategy & Research, 2018

Functional:

As financial services expand into new devices and types of services, biometrics authentication platforms need to fit into a wide number of use cases. The functional category covers the breadth of functionality within each platform, including the biometric modalities offered, channels supported, and any supporting technologies and analytics built into the platforms.

Daon, HYPR, OneSpan, and Transmit Security lead in the “Functional” category. With broad support for a range of biometric modalities, these platforms provide a one-stop shop for biometric authentication. In addition to upfront authentication, these platforms all provide additional risk assessment and supplemental authentication capabilities to provide robust platforms for securing users’ accounts.

Innovative:

The Innovative category rewards platform providers that offer cutting-edge features, whether those are emerging biometric modalities or more advanced analytic tools that operate behind the scenes.

Nuance Communications, OneSpan, Nexsign (Samsung SDS), and Transmit Security distinguished themselves as leaders in mobile biometric authentication.

Tailored:

This category evaluates how effectively platform providers are able to configure their product to meet the business needs of their clients.

OneSpan, Transmit Security, and Nuance Communications distinguish themselves as leaders within the “Tailored” category. These three vendors offer exceptionally robust flexible platforms in a variety of configurable implementation options supported by professional services arrangements to help adapt the authentication platform to meet the needs of clients and end users.

2018 MOBILE BIOMETRICS PLATFORM LEADERS

FUNCTIONAL		INNOVATIVE		TAILORED	
Leaders*	Daon HYPR OneSpan Transmit	Leaders*	Nexsign (Samsung SDS) Nuance Communications OneSpan Transmit	Leaders	Nuance Communications OneSpan Transmit
Contenders	Entrust Datacard Gemalto Nok Nok Labs	Contenders	Daon HYPR RSA	Contenders	Daon Entrust Datacard HYPR Nok Nok Labs
Followers	Nexsign (Samsung SDS) Nuance Communications Sensory	Followers	Aware Gemalto Sensory	Followers	Aware Gemalto Nexsign (Samsung SDS)
Laggards	Aware RSA	Laggards	Entrust Datacard Nok Nok Labs	Laggards	RSA Sensory

* Vendors in each category are listed alphabetically

* Category expanded due to a tie

Methodology

For the scorecard component of the report, Javelin included twelve (12) vendors that agreed to participate and complete a self-evaluation scorecard with details around their submitted product's capabilities in supporting mobile biometric authentication. For vendors with multiple products, only those that were submitted and relevant to mobile biometric authentication platforms were considered in the scorecard. Javelin independently verified vendor capabilities against publicly available information, where it was available. Rankings are not a reflection of the full breadth of capabilities of any particular vendor.

Each criteria in the scorecard was weighted according to Javelin's assessment of its relevance in addressing current and emerging fraud schemes, as well as its ability to facilitate positive customer experience in digital channels. Overall score was calculated as a composite of the three categories, with Functional accounting for 50% of all total points, Innovative accounting for 30%, and Tailored accounting for 20%.

Vendors evaluated:

<i>Aware</i>	<i>Gemalto</i>	<i>Nexsign (Samsung SDS)</i>	<i>RSA</i>
<i>Daon</i>	<i>HYPR</i>	<i>Nuance Communications</i>	<i>Sensory</i>
<i>Entrust Datacard</i>	<i>Nok Nok Labs</i>	<i>OneSpan</i>	<i>Transmit</i>

About Javelin Strategy & Research's Award Programs

In conducting its market research, Javelin finds that certain providers rise to the top. Javelin's awards recognize these leaders for their exceptional quality of product or client experience, ability to meet customer demand, or overall excellence. The Mobile Biometrics Platform awards are one of many offered by Javelin Strategy & Research. Javelin's other awards include Identity Proofing Platform awards, Trust in Banking awards, Account Safety in Banking awards, Identity Protection Scorecard awards, Mobile P2P App awards, Mobile Banking awards, Mobile Banking Vendor awards, and Online Banking awards. To learn more, visit www.javelinstrategy.com/content/javelins-awards.