Product Sheet

Zumigo Assure Authentication One-Time Passcode (OTP) Provides Additional Security for Identity Verification Process

Zumigo Assure Authentication One-Time Passcode capability provides a versatile technology for businesses to enforce Multi-Factor or Two-Factor Authentication requirements by generating, sending and verifying passcodes.

One-time passcodes (OTPs) have become a critical part of the identity security and fraud prevention solutions. It fulfills the Strong Customer Authentication (SCA) requirements as set in the Revised Payment Services Directive (PSD2) regulatory framework. OTPs is a versatile technology that can be used for different use cases, including but not limited to the following:

- Enhance security process as a Two-Factor Authentication (2FA) or Multi-Factor Authentication (MFA) method
- Verify digital identity during sign-up and sign-in processes
- Validate and authorize transactions or changes made to the account
- Initiate account recovery and password resets; and
- Validate the possession and ownership of the mobile device before passkeys are installed

Zumigo generates and sends one-time passcodes to the consumer's mobile phone, and verifies the passcode when it is entered into the app or website. Before sending the passcode, Zumigo can first assess the account takeover risk of the consumer's mobile phone. This step ensures that the passcode is received by the intended device instead of a scammer's to reduce fraud.

The passcode can be delivered via SMS, voice, SMS link, and QR code.

- **SMS:** The passcode is delivered in a SMS text message. The consumer enters the passcode in the website or app to be verified before access is granted.
- **Voice:** The OTP is delivered via voice call to the mobile phone number. The consumer answers the phone, retrieves the passcode, and enters it in the website or app to be verified before access is granted.
- **SMS link:** A secure link is sent via an SMS message to the consumer's mobile device. Upon clicking, the consumer's ownership and possession of the phone is verified.
- **QR code:** When accessing an app on desktop or tablet, a QR code is displayed for the consumer to scan with the mobile phone. The phone possession and ownership are verified via silent network authentication, upon which the consumer can proceed with the app on the desktop or tablet.

Zumigo supports multiple languages in all the OTP delivery methods, including English, Spanish, and other languages. The solution can also be deployed together with other Zumigo identity verification and authentication solutions.

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The benefits of OTPs include the following:

- Increase the security of traditional verification methods by adding an extra layer of verification. Even if a consumer falls victim to a phishing scam and reveals their password, the attacker still needs the current, valid OTP to gain access. The passcode can only be used once, thus preventing repeat attacks.
- Simplify the experience by using a commonly recognized method to strengthen the security of the verification process. Passwords can be hard to remember, and the reset password process is cumbersome.
- Comply with regulations where strong authentication is required. OTPs as a secondary layer of verification helps organizations meet these requirements.
- Improve the security of installing passkeys on devices including mobile phones. Zumigo OTP verifies that the device belongs to the consumer who owns the account(s) before installing the passkeys to pair the accounts with the device.

About Zumigo

Zumigo is on the frontline of digital identity verification that helps the world's largest enterprises protect transactions, devices and accounts. With a multi-layer approach, Zumigo validates users against a unique identity intelligence network that spans global carrier providers, authoritative third-party data sources, and payment information. **Learn more at www.zumigo.com**.