

Multiple Factor Authentication

Overview

Lightico enables customers and partners to add multi factor authentication that matches their requirements. In each instance, only once end customers are authenticated, are Lightico sessions fully activated and enabled.

Lightico's MFA solutions are rooted in the principles of Something You Know, Something You Have, Something You Are.

Authentication Through 'Something You Know'

Enable your customers to demonstrate their identity using Something You Know principles. Lightico leverages Knowledge Based Authentication (KBA), 'Out of Wallet' verification and One Time Password (OTP). Once the customer is verified, they are enabled to continue to work with the agent.

Knowledge Based Authentication

KBA authentication poses questions to customers for them to answer. This ties into an established body of knowledge that the customer must answer in order to proceed. The Out Of Wallet questions are provided in a similar fashion, but offer a more dynamic set of questions. Both the KBA & Out Of Wallet are based on 3rd party providers like Lexis Nexis & Equifax. These two mechanisms help business identify their customers through the Something You Know principle.

One Time Passwords

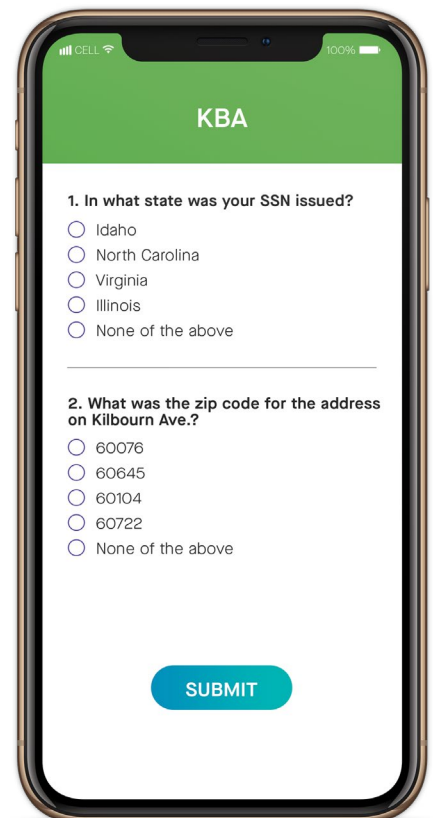
Lightico leverages One Time Passwords where end-users are required to match OTP through both voice channel and digital channel to ensure they are authenticated. This out of band process ensures businesses are interacting with their customer using the principle of Something You Know.

Key Principles

Something You Know

Something You Have

Something You Are



Authentication Through 'Something You Have'

Lightico leverages the fact that customers are speaking with the business, they may opt to establish the customer who they say they are through ownership of their mobile phone (Something You Have).

Lightico sends a text/SMS to the customer's mobile phone, and when they vocally confirm they have received the text message and press it from their mobile phone, they are verifying that they are in possession of the phone.

Authentication Through 'Something You Are'

Lightico helps businesses establish Who they are speaking with through Facial Authentication.

Businesses establish Facial Authentication by having the customers submit photo identification and matching that with a customer selfie submitted at the same time. This enables the agent to confirm they are speaking with whom they purport to be. In addition to the image comparison, the system checks the authenticity and validity of the photo ID by comparing the printed letters, font size and spaces, as well as verifying the MRZ (Machine Readable Zone).



About Lightico

Lightico's next generation platform for digital customer interactions empowers your agents to collect forms, documents, e-signatures, photos, consent to disclosures and to verify ID instantly while they have customers on the phone.