

DATASHEET MOBILE AUTHENTICATOR SMS

HIGHLIGHTS

Out-of-band

With OneSpan Mobile Authenticator SMS your onetime password is sent by SMS to your portable device or by e-mail to your inbox.

Delivering the OTP via a channel that is different from the channel in which the information is submitted, mitigates risks and decreases fraud vulnerability bringing overall security to a higher level.

MOBILE AUTHENTICATOR SMS

Secure out-of-band delivery of one-time-passwords

OneSpan Mobile Authenticator SMS offers a user-friendly and cost efficient solution for strong user authentication and e-signatures. It's as simple as entering a user ID and PIN and the one-time password is immediately sent to the mobile phone via SMS. OneSpan Mobile Authenticator SMS can be used either as a backup or primary authentication method.

Password delivered by SMS

The end user can request a one-time password to be delivered via SMS, PBX or e-mail before logging on. It adds another security layer to existing logon functions where static passwords are still in use. With OneSpan Mobile Authenticator SMS, your one-time password is sent by SMS to your portable device or by e-mail to your inbox. Delivering the OTP via a channel that is different from the channel in which the information is submitted, mitigates risks and decreases fraud vulnerability, bringing overall security to a higher level.

Primary or back-up solution

OneSpan Mobile Authenticator SMS can be used as a primary authenticator. The solution is compatible with regular cell phones, smart phones, tablets, text pagers and wireless PDAs eliminating the roll out of hardware and software-based authentication devices. It can be implemented for different services such as Internet banking, e-commerce, online applications and remote access.

In addition, OneSpan Mobile Authenticator SMS can be used as a back-up authenticator in case the primary device is forgotten or unavailable.

Benefits

- Alternative authentication method. OneSpan Mobile Authenticator SMS is an alternative method in case of device loss. Device loss implies several unintended costs including your help desk having to reset your user account to a static password. Also, a loss of productivity because a user cannot log in to your applications.
- Reduce hidden costs and eliminate productivity loss. OneSpan Mobile Authenticator SMS is the perfect solution to reduce and even eliminate these hidden costs.
- $\cdot\,$ Benefit from strong two-factor authentication at all times. No help desk

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interaction and no expertise required for integration. Also, no need for hardware or software devices. As a result continuity of service is guaranteed while maintaining secure authentication. This lowers the total cost of ownership.

How does it work?

OneSpan Mobile Authenticator SMS operates with an additional component called the Message Delivery Component (MDC) that interfaces with the gateway service to send a one-time password to your cell phone. The MDC acts as a service, accepting messages from OneSpan Authentication Server. These messages are then forwarded to a text message gateway via the HTTP/HTTPS protocol. OneSpan Mobile Authenticator SMS requires additional licensing and is available for every OneSpan Authentication Server installation.

FEATURES

- $\cdot\,$ Uses out-of-band authentication (SMS, e-mail) increasing security
- $\cdot\,$ Event-based and time-based one-time passwords are available
- $\,\cdot\,$ OTP delivery via SMS message to your mobile phone
- $\cdot\,$ OTP delivery via SMTP to your e-mail address
- $\,\cdot\,$ OTP delivery via VASCO's SMS service to your mobile phone
- $\cdot\,$ OTP delivery via PBX system to your mobile phone
- $\cdot\,$ Back-up solution for hardware DIGIPASS
- \cdot Also supports e-signature for transaction data validation)

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OneSpan enables financial institutions and other organizations to succeed by making bold advances in their digital transformation. We do this by establishing trust in people's identities, the devices they use, and the transactions that shape their lives. We believe that this is the foundation of enhanced business enablement and growth. More than 10,000 customers, including over half of the top 100 global banks, rely on OneSpan solutions to protect their most important relationships and business processes. From digital onboarding to fraud mitigation to workflow management, OneSpan's unified, open platform reduces costs, accelerates customer acquisition, and increases customer satisfaction.



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