

Secure, compliant, and refreshingly easy
digital transactions with OneSpan!

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Agenda

- OneSpan: The Digital Agreements Security Company
- Hardware Tokens & Multi-Factor Authentication
- Mobile Security Suite & AppShielding
- OneSpan Sign



At A Glance...



OneSpan

The Digital Agreements Security Company

Billions

of transactions and 100s of millions of *digital agreements* per year

30+

years of experience leading cybersecurity, identity verification, authentication, and e-signature markets

NASDAQ

publicly traded since January 2000

Global

~700 employees supporting customers in 100+ countries

60%

of the world's largest banks rely on OneSpan, along with leaders across high-assurance industries:



Trusted Around The World



Historical Background



Historical Background



DIGIPASS GO 7 token

The DIGIPASS GO 7 token is a synchronous hardware token that allows you to authenticate to a protected network. The DIGIPASS GO 7 token is simple to use and administer, with no PIN or application selection required by the user and no initialization required by the administrator.

The DIGIPASS GO 7 token authenticates via a dialog between the user and the Defender Security Server. It offers the ultimate in user-friendly high security. The unique one-time password is displayed on a high contrast LCD display. The user reads the number in the display and enters it into the Defender prompt. The system uses the password as additional proof of identity. The password changes periodically, making it very difficult for an intruder to guess.

The DIGIPASS GO 7 token is a key-fob size piece of hardware.



Historical Background





Features

Capability	
FIDO 2 and U2F certified	Y
Secure element	Y
Rechargeable battery	Y
Fingerprint scanning	Y
USB-C	Y
Bluetooth 5.0 (BLE)	Y
NFC	Y
Customizable lens	Y

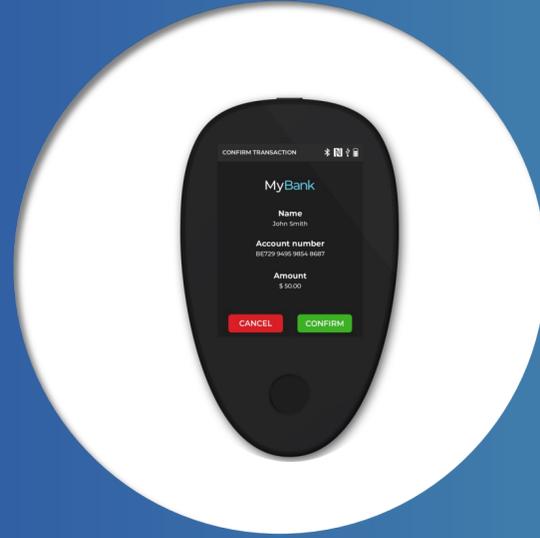


DIGIPASS FIDO Hardware Product Line



FX1
Available

High-end pure FIDO device



FX2
Concept

production upon request
Ultra high-end device combining
FIDO2 & OATH (TOTP)
with display and camera



FX7
Q3 2024

Mass-market device



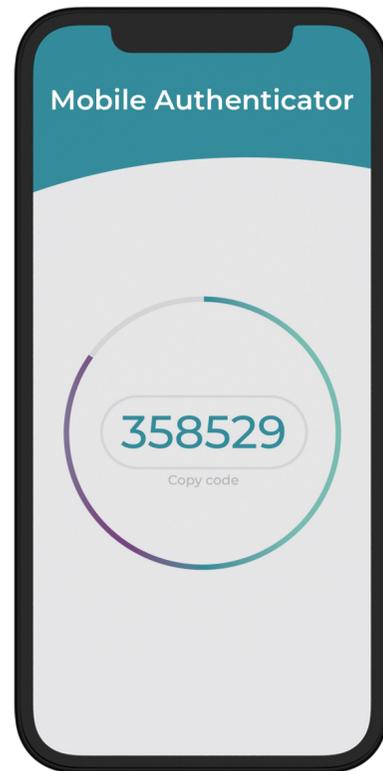
FX?
Work in progress

Unique functionality



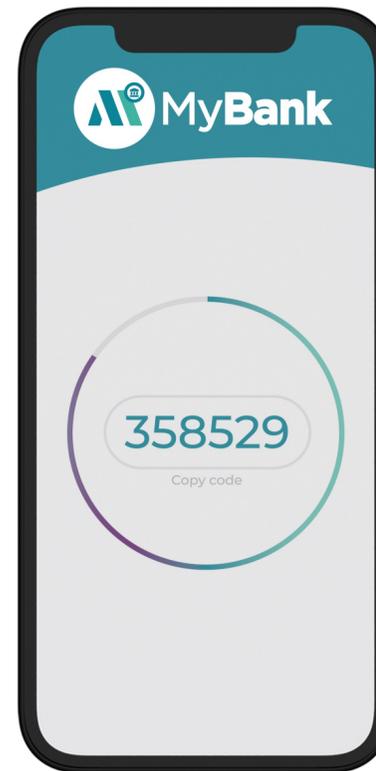
DIGIPASS Software Tokens

Simple mobile app for OTP generation use cases



Mobile Authenticator

Customizable, white-label mobile authentication & transaction signing



Mobile Authenticator Studio

Complete set of SDKs for native integration of mobile app security & authentication

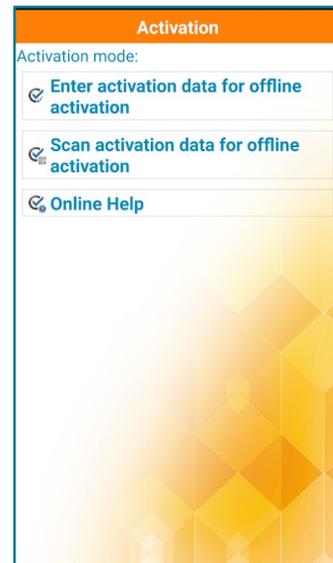
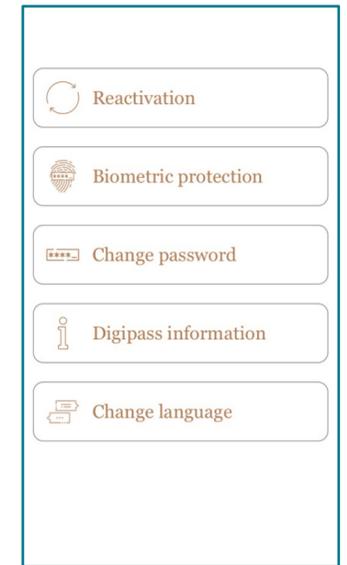
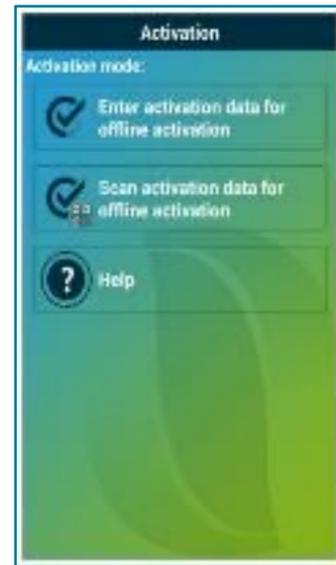
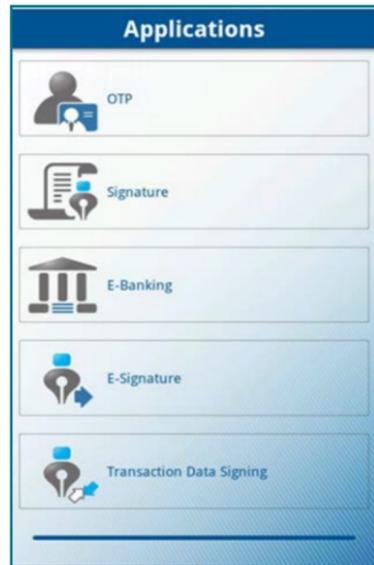


Mobile Security Suite



Mobile Authenticator Studio

Customization Options



Mobile Security Suite



AppShielding Solution Overview



1. PROTECT

- Reverse Engineering
- Resource Encryption

2. DETECT

- Root and Jailbreak
- Code Injection
- App Framework
- App Repackaging
- App Debugging
- Emulated OS
- Screen Shot
- Screen Mirror
- Screen Overlay
- Key Logging Apps
- Screen Readers
- USB Debugging

3. REACT

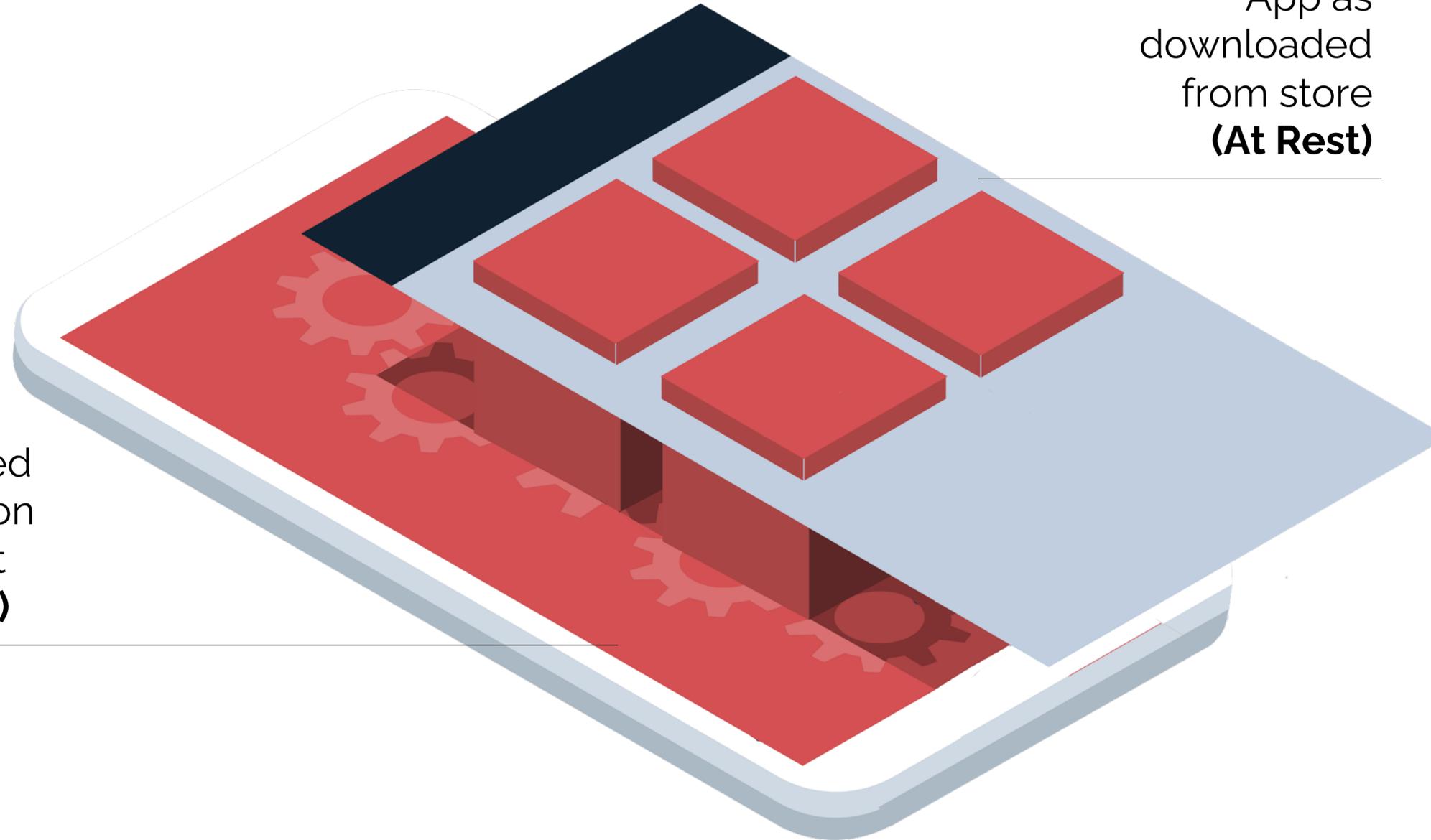
- Shut down app
- Block attacks
- Report attacks



AppShielding Solution Overview



App as
downloaded
from store
(At Rest)



The untrusted
app execution
environment
(At Runtime)

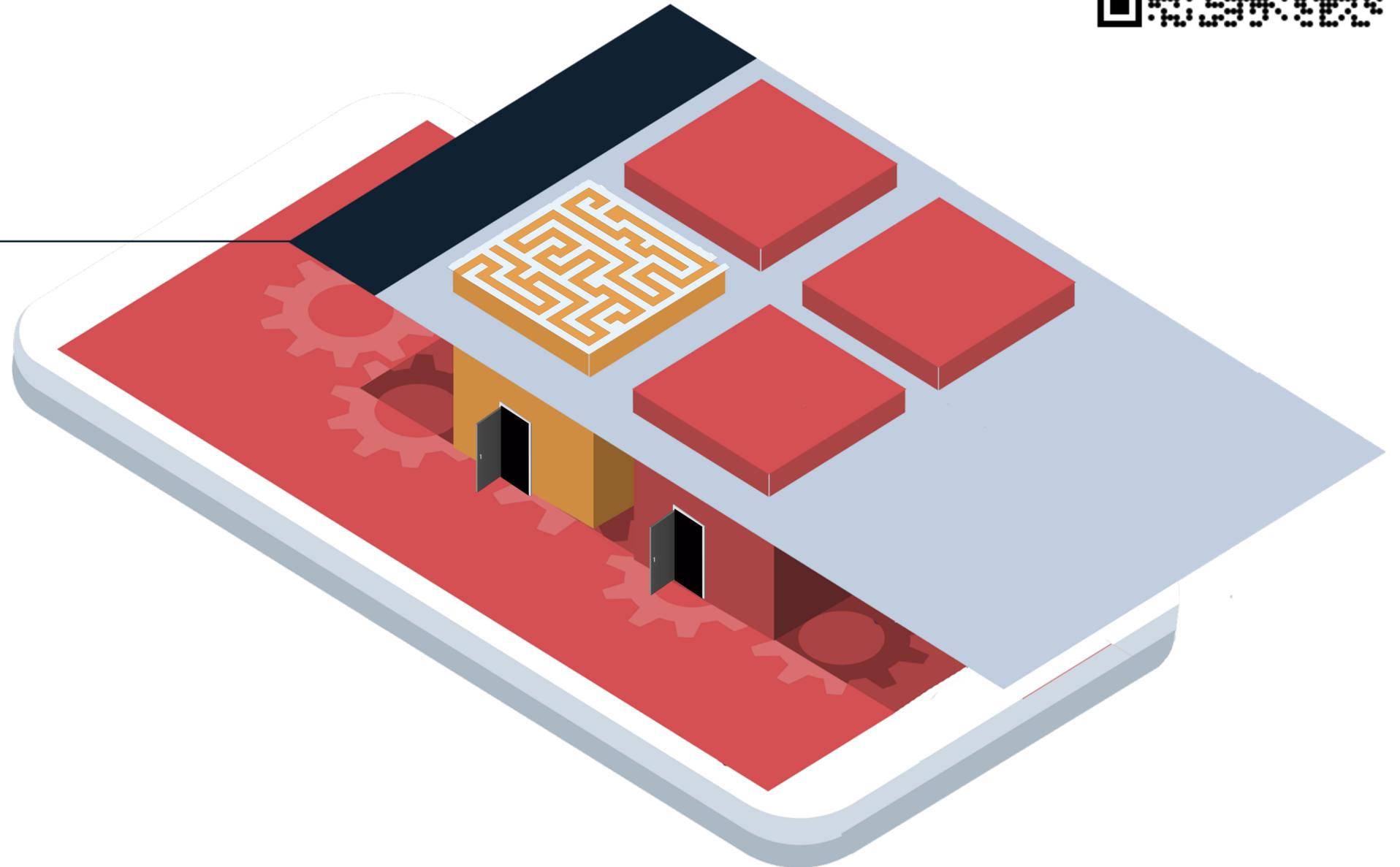


AppShielding

“At Rest” Protection



- Reverse engineering
- Repackaging



AppShielding

“At Runtime” Protection

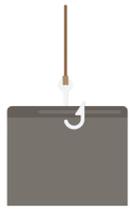


Spyware
Trojans



Code
injection

```
PASSWORD.copy  
PASSWORD.attachSpider  
crypto.Transform  
fingerprint == null  
if (lock.userID remote  
    !lock.USER  
    .bugSet();  
    .usernameR  
    (Unlock.Encryptic  
    ayAccess'FULL')
```



Hooking
framework



UI Overlay
Screen Readers)

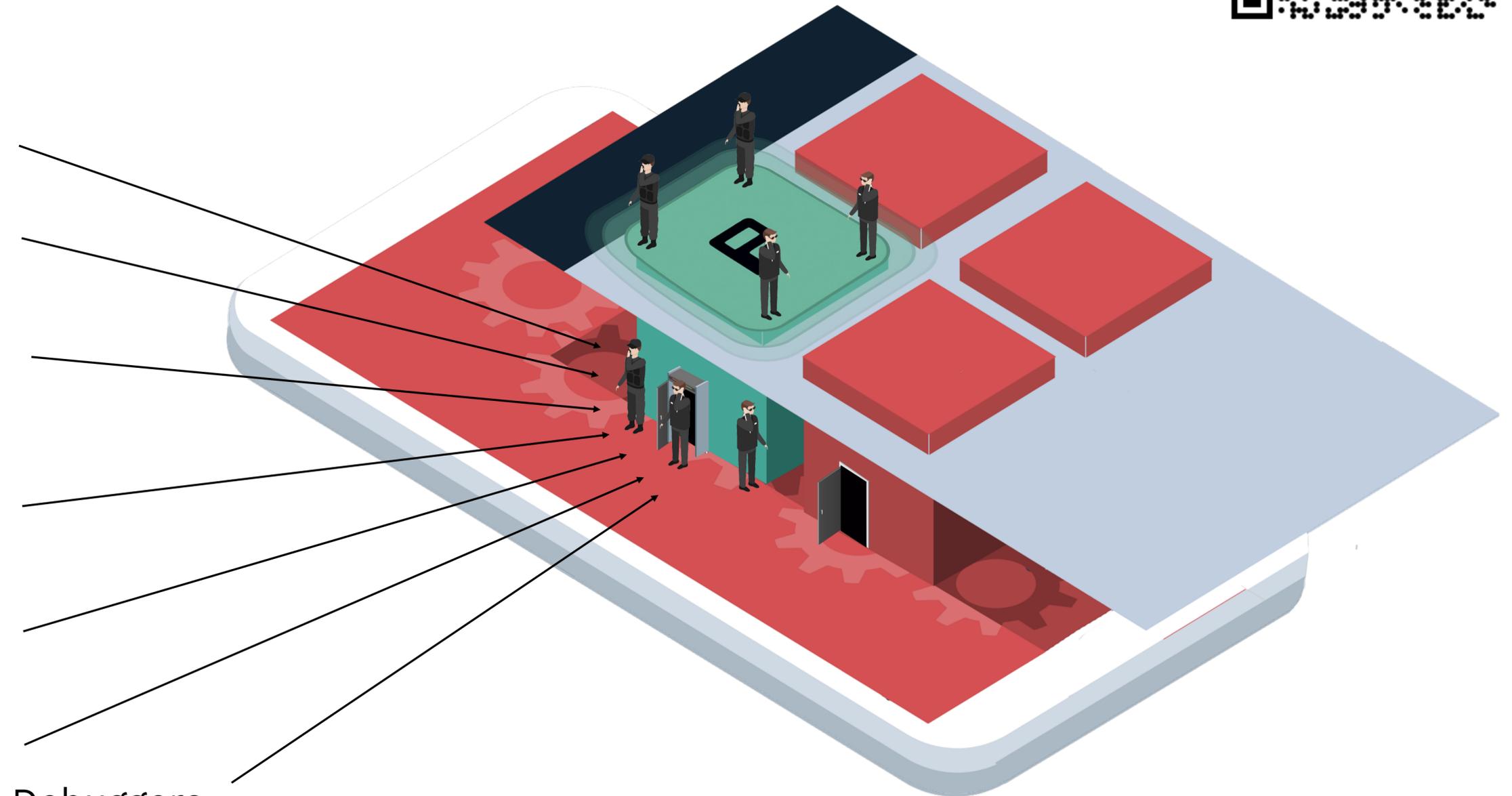


Untrusted
Keyboards
(Keyloggers)

Emulators



MALWARE



Debuggers



Multi-Factor Authentication

On-premise



OneSpan Authentication
Server
OAS

Cloud

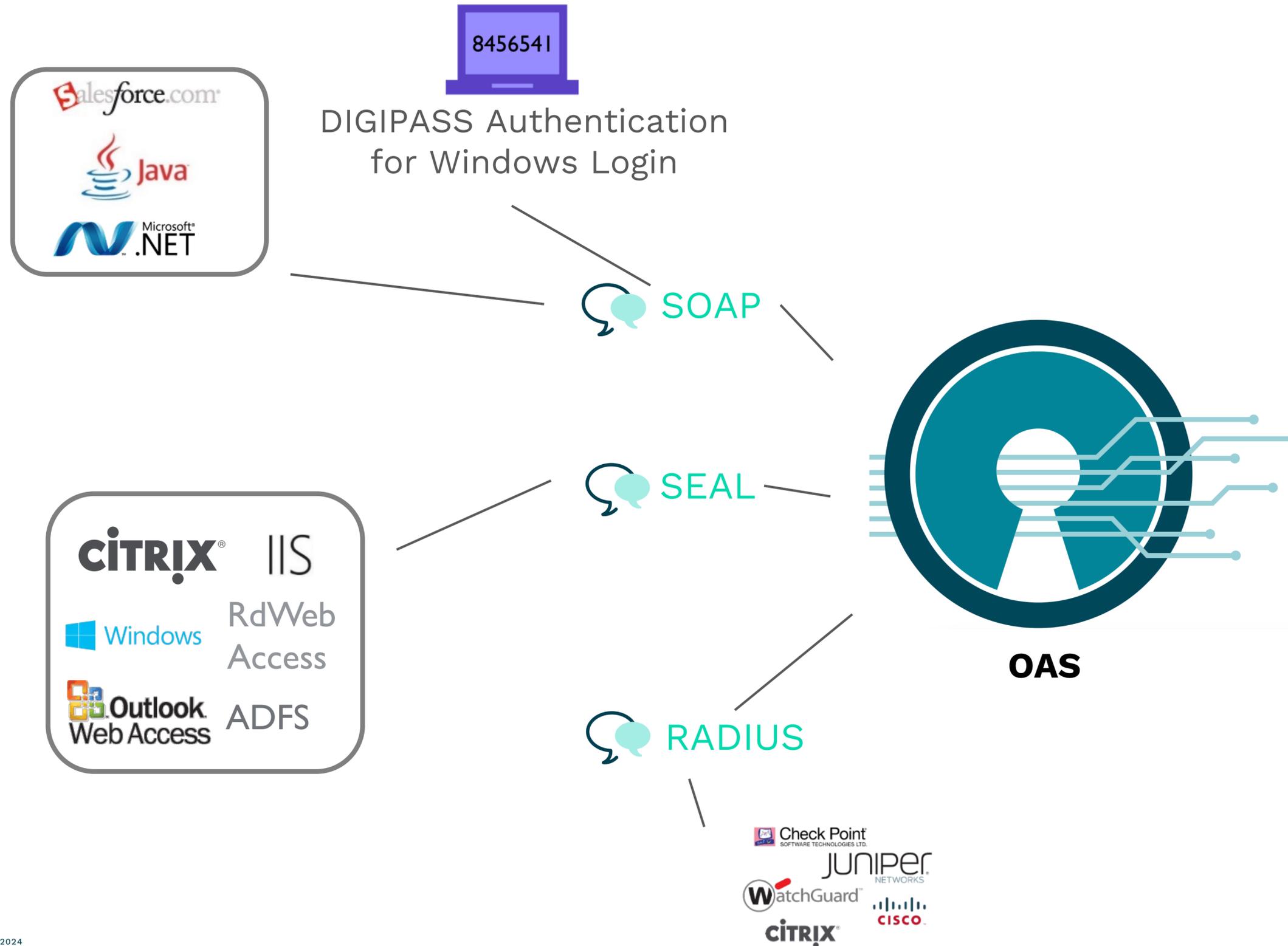


OneSpan Cloud
Authentication
OCA



Multi-Factor Authentication

On-premise Deployment



Multi-Factor Authentication Cloud Deployment

All actions performed via REST API (user registration, PUSH-notifications sending, OTP validation, etc.)

OpenAPI v3



Sessions

Transactions

Users

GET	/users	Query users
POST	/users/register	Register a new user account
POST	/users/unregister	Delete a user account
POST	/users/{userID@domain}/generate-fi	
POST	/users/{userID@domain}/generate-fi	
POST	/users/{userID@domain}/deregister-	
POST	/users/{userID@domain}/deregister-	
POST	/users/{userID@domain}/unregister	
GET	/users/{userID@domain}	View a user
PUT	/users/{userID@domain}	Create a user
DELETE	/users/{userID@domain}	Delete a user

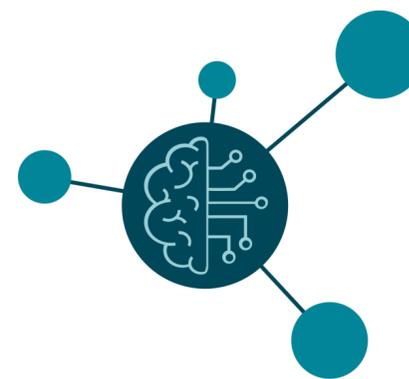


OneSpan Transaction Cloud Platform

Go Beyond Authentication



OneSpan Cloud Authentication
OCA



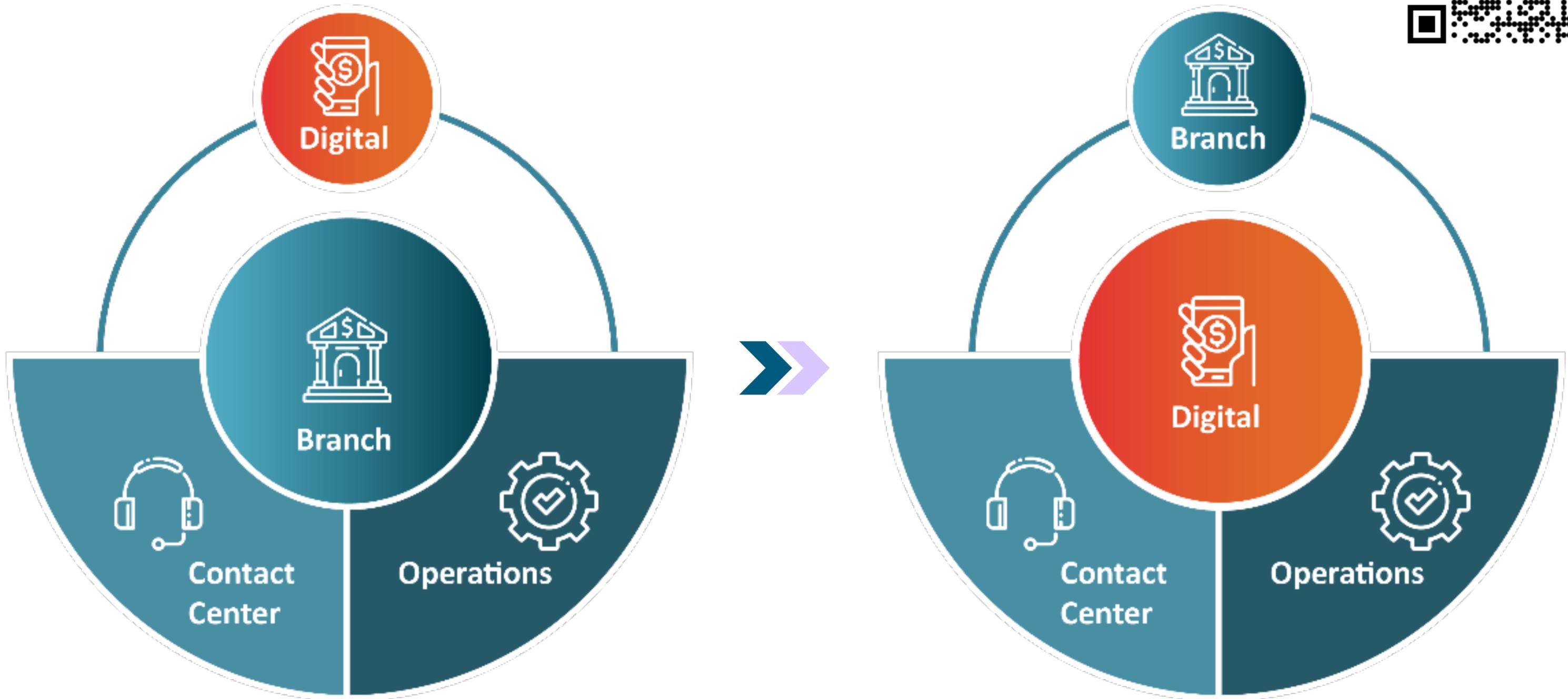
Intelligent Adaptive Authentication
IAA



OneSpan Sign
OSS



OneSpan Sign



Source: Aite Group



OneSpan Sign Virtual Room



OneSpan 100% MORE ACTIONS

Review Document 1 Page(s)

LOAN #: LoanNumber

DEFINITION OF TRUTH-IN-LENDING TERMS

ANNUAL PERCENTAGE RATE

This is not the Note rate for which the borrower applied. The Annual Percentage Rate (APR) is the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculation of the Annual Percentage Rate are Private Mortgage Insurance or FHA Mortgage Insurance Premium (when applicable) and Prepaid Finance Charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan which results in a rate higher than the interest rate shown on your Mortgage/Deed of Trust Note. If interest was the only Finance Charge, then the interest rate and the Annual Percentage Rate would be the same.

PREPAID FINANCE CHARGES

Prepaid Finance Charges are certain charges made in connection with the loan and which must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z and the charges must be paid by the borrower. Non-inclusive examples of such charges are: Loan origination fee, "Points" or Discount, Private Mortgage Insurance or FHA Mortgage Insurance, Tax Service Fee. Some loan charges are specifically excluded from the Prepaid Finance Charge such as appraisal fees and credit report fees.

Prepaid Finance Charges are totaled and then subtracted from the Loan Amount (the face amount of the Deed of Trust/ Mortgage Note). The net figure is the Amount Financed as explained below.

FINANCE CHARGE

The amount of interest, prepaid finance charge and certain insurance premiums (if any) which the borrower will be expected to pay over the life of the loan.

AMOUNT FINANCED

The Amount Financed is the loan amount applied for less the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement Statement (HUD-1 or 1A). For example if the borrower's note is for \$100,000 and the Prepaid Finance Charges total \$5,000, the Amount Financed would be \$95,000. The Amount Financed is the figure on which the Annual Percentage Rate is based.

TOTAL OF PAYMENTS

This figure represents the total of all payments made toward principal, interest and mortgage insurance (if applicable) over the life of the loan.

PAYMENT SCHEDULE

The dollar figures in the Payment Schedule represent principal, interest, plus Private Mortgage Insurance (if applicable) over the life of the loan. These figures will not reflect taxes and insurance escrows or any temporary buydown payments contributed by the seller.

Continue to the next document NEXT

Participants (3)

Dilani Silva (Me)

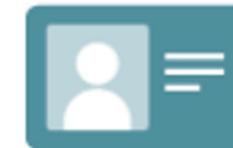
Aaron Davis

Raquel Lima

INTERACT, SIGN, & WITNESS
in a secure, live videoconferencing session



Video conferencing & recording



Identity verification & authentication



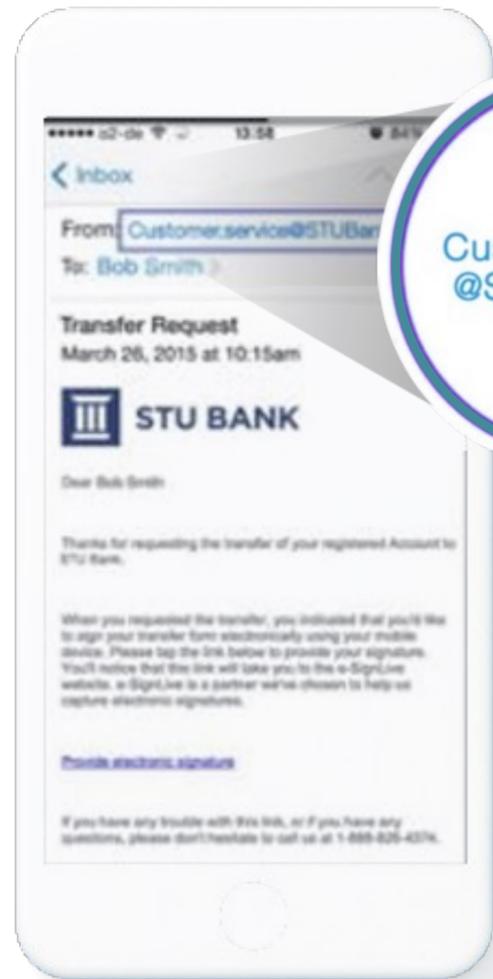
Co-browsing & guided workflows



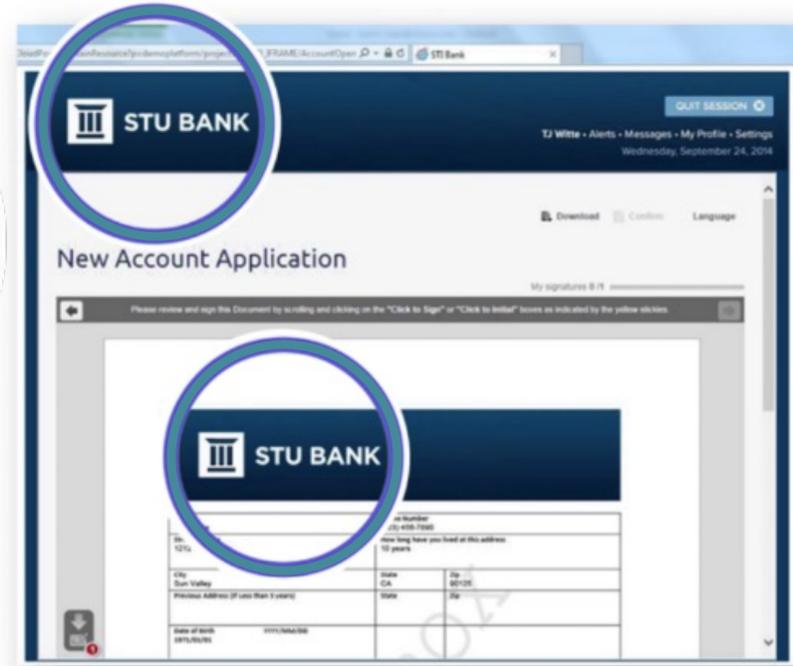
E-signature



OneSpan Sign White-labeled Solution



Customer.service@STUBank.com



INTERFACE

Customers only see your brand in all web & mobile interfaces



EMAILS

All notifications and emails sent using your own secure servers



YOUR BRAND

Ensures a seamless customer experience and builds trust



Thank You!

Q & A

