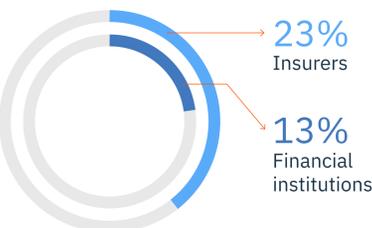


# Why authentication is broken and how to fix it

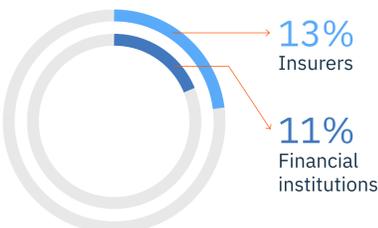
Preserving trust in digital financial services: the role of identity and authentication

Digital transformation is a top priority.

## Improving digital user experience and interface



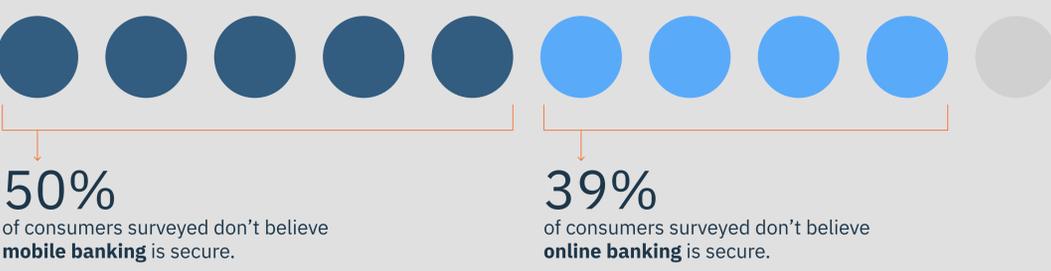
## Offering new digital features and functionality



\*Top digital transformation priorities over the next 12 months as reported by survey participants

But, providing the right digital customer experience is challenging.

## Consumers want to feel secure and need reassurance with visible authentication measures



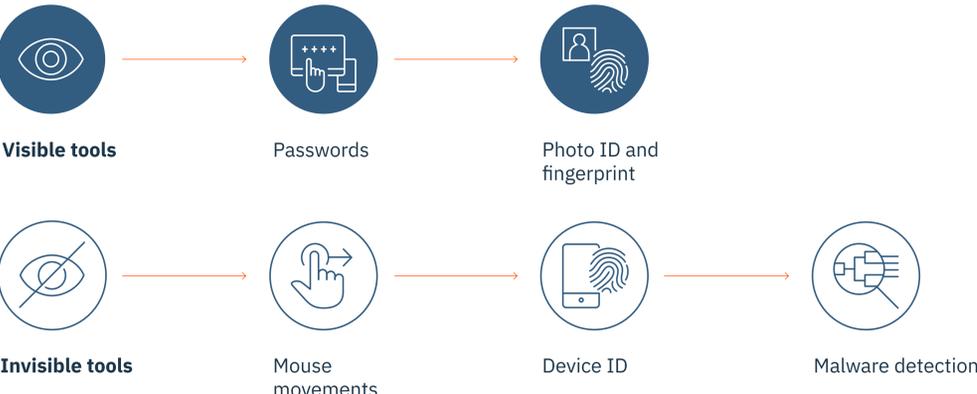
## But 1 in 5 can't pass your security.



## 3 tips for providing a seamless customer experience without compromising on security

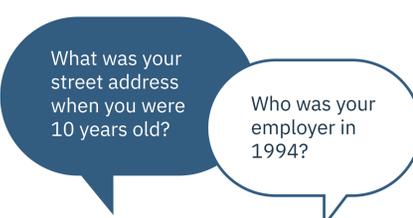
### Tip 1: Align identity and authentication experiences throughout the customer journey

75% of financial institutions surveyed say both **visible** and **invisible** fraud management tools are crucial.



### Tip 2: Forget dynamic KBAs

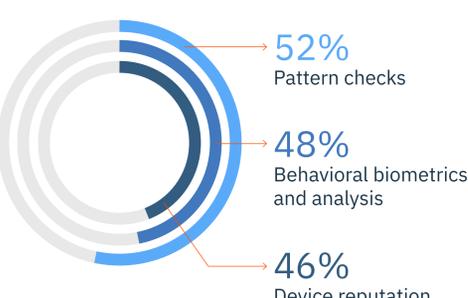
22% of surveyed financial institutions with high confidence among users say dynamic KBAs are the least used authentication.



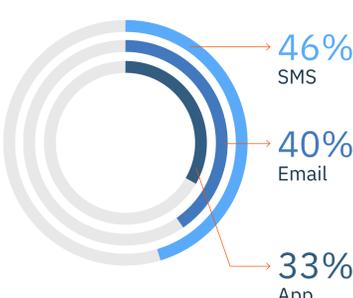
### Tip 3: Use risk-based authentication to judiciously apply step-up authentication

Surveyed financial institutions with high confidence among their users:

#### Rely heavily on background risk assessment tools



#### Rely on step-up authentication less—more for high-risk users and transactions only



## Learn more

The IBM® Trusteer Pinpoint platform provides robust continuous digital identity assurance throughout the customer journey, running undetected in the background to seamlessly authenticate low-risk end users, and providing strong step-up authentication for high-risk users.

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