



Wibmo IAS

Intelligent Authentication Suite



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Issuers and merchants need comprehensive, intelligent authentication that secures digital payments across channels while delivering frictionless experiences and meeting regulatory requirements.

Product Overview

Wibmo Intelligent Authentication Suite (IAS) is a modular, multi-factor authentication platform that provides risk-based, AI/ML-driven decisioning to secure digital payments. Comprising five core components—Wibmo ACS, Issuer SDK, Merchant In-App Authentication, Passkey, and Installments—IAS delivers FIDO2 and 3DS (EMVCo) compliant authentication with real-time risk scoring, device intelligence, and passwordless options—achieving under 10-second authentication while meeting PSD2, RBI AFA, and regulatory requirements.

Deployment Models: Cloud-hosted • On-premise • Hybrid • Modular component deployment

IAS Advantage

- **Modular suite:** ACS, Issuer SDK, Merchant Auth, Passkey, Installments
- FIDO2 and 3DS (EMVCo) compliant
- AI/ML-driven real-time risk scoring
- **Passwordless options:** Passkeys, biometrics
- Under 10-second authentication
- **Cross-platform:** iOS, Android, Web
- **Rapid deployment:** 4-week go-live
- 99.95% uptime SLA with high availability

Native Integrations & Ecosystem

- **Card Networks:** Visa, Mastercard, Amex, RuPay
- **Payment Gateways:** Wibmo PG and third-party gateways
- **Mobile Banking Apps:** Native SDK integration
- **E-commerce Platforms:** Merchant authentication
- **Wibmo ecosystem:** 3DSS, PG, FRM, Token Hub
- **Core Banking Systems:** Issuer integration
- **Identity Platforms:** Passkey integration
- **Loyalty Programs:** Installments integration

Components

Wibmo ACS (Authentication Control Server)

- EMVCo-certified 3DS 2.0 authentication
- AI/ML fraud detection and real-time decisioning
- Multi-network support (Visa, Mastercard, Amex, RuPay)
- Frictionless and challenge flows
- Device intelligence and behavioral analytics
- Risk-Based Authentication (RBA) orchestration engine

Issuer SDK

- Lightweight SDK (400-800 KB)
- Native iOS and Android support
- Device-native authentication (biometrics, push, offline OTP)
- Quick integration for mobile banking apps
- Device binding and profile enrollment

Merchant In-App Authentication

- Risk-based authentication for merchant environments
- Dynamic risk scoring for checkout optimization
- Conversion-focused fraud rules
- Multi-channel support (web, mobile, recurring)
- Real-time monitoring and merchant dashboards

Passkey

- FIDO2-compliant passwordless authentication
- Biometric authentication (Face ID, Fingerprint)
- Phishing-resistant device-bound credentials
- Cross-platform support (iOS, Android, Web)

Installments (Value-Added Services)

- **Pay by Rewards:** Instant loyalty redemption at checkout
- **Manage Card Controls:** Dynamic spending limits and restrictions
- EMI conversion and flexible payment plans
- Real-time processing with mobile integration

Features

Real-Time Risk Scoring

- AI/ML-driven fraud detection (<100ms)
- Device fingerprinting and behavioral analytics
- Transaction pattern analysis
- Adaptive authentication based on risk

Multiplatform Support

- iOS, Android, Web authentication
- Native biometric integration
- Browser-based flows (WebAuthn)
- Mobile SDK for in-app authentication

Authentication Methods

- Biometrics: Face ID, Fingerprint, iris scan
- Push notifications for approval
- Offline OTP capability
- SMS OTP and email OTP fallback
- Passkey (FIDO2) passwordless
- Device binding and trusted device management

Compliance & Security

- EMVCo 3DS 2.0 certified
- FIDO2 compliant
- PCI-DSS certified
- PSD2 Strong Customer Authentication (SCA) ready
- RBI AFA guidelines compliant
- ISO 27001:2013 certified



Use Cases

- Mobile banking login and transaction authentication
- E-commerce checkout authentication
- Card-not-present (CNP) transaction security
- High-value transaction approvals
- Merchant and admin portal logins
- Recurring payment and subscription authentication
- Cross-border payment authentication
- Loyalty redemption and card control management

Benefits

- Comprehensive authentication across all channels
- Modular deployment: Use individual components or full suite
- Improved success rates with risk-based flows
- Reduced fraud with AI/ML detection
- Faster authentication: Under 10 seconds
- Payment flexibility with Installments
- Lower operational costs with passwordless options
- Regulatory compliance (EMVCo, FIDO2, PSD2, RBI AFA)
- Quick deployment: 4-week go-live
- Scalable to millions of users

WHY CHOOSE?

- Proven AI/ML fraud detection expertise
- Core engine powering Wibmo ACS and IAS
- Real-time decisioning with <100ms latency
- Continuous learning and model improvement
- Regulatory compliance ready
- Scalable to millions of transactions
- Part of complete Wibmo authentication ecosystem
- 24/7 support and monitoring

Certifications

- EMVCo 3DS 2.0 Certified (Visa, Mastercard, Amex, RuPay)
- FIDO2 Certified (FIDO Alliance)
- PCI-DSS compliant
- ISO 27001:2013 certified
- PSD2 Strong Customer Authentication (SCA) ready
- RBI AFA guidelines compliant



 LOG IN



Modular Multi-Factor Authentication Platform

Contact us

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Webpage