



Wibmo

**ISSUER IN-APP
AUTHENTICATION**

Next-Gen Multi-factor Authentication



Banks and issuers need strong, frictionless authentication that secures customer logins and transactions without compromising user experience or increasing drop-offs.

Product Overview

Wibmo Issuer In-App Authentication is a next-generation multi-factor authentication (MFA) solution that delivers device-native, biometric-based authentication for mobile banking, netbanking, and card transactions. With lightweight SDK integration, banks can offer push notifications, offline OTP, and biometric verification—ensuring EMV and 3-D Secure readiness while delivering seamless user experiences.

Deployment Models: Lightweight SDK for iOS/Android/web • White-label customization • Cloud-hosted or on-premise • Omnichannel support (mobile banking, netbanking, eCommerce)

Authentication Advantage

- Device-native biometrics (fingerprint, Face ID) for frictionless logins
- Push notifications for real-time transaction approval
- Offline OTP capability for low-connectivity scenarios
- Lightweight SDK: Fast integration in weeks, not months
- EMVCo-aligned and 3-D Secure ready for CNP transactions
- Risk-based step-up authentication with fraud decisioning
- Multi-platform support: iOS, Android, web
- PCI-DSS compliant with multi-layer protection

Native Integrations & Ecosystem

- 3-D Secure Server (3DSS): EMVCo-certified challenge flows
- Access Control Server (ACS): Issuer authentication and OOB verification
- Wibmo RBA (Risk-Based Authentication): Real-time fraud scoring
- Device binding and profile management
- Wibmo Trident: AI-powered fraud and risk engine
- Card network integration: Visa, Mastercard, RuPay EMV flows

Features

Security & Compliance

- One-tap biometric authentication (fingerprint, Face ID)
- Push notification-based transaction approval
- Offline OTP for intermittent connectivity
- Frictionless flows reduce cart abandonment and login friction

Seamless User Experience

- Real-time fraud scoring with <100ms response time
- Behavioral analytics and device fingerprinting
- Transaction pattern analysis and anomaly detection
- Adaptive risk models with continuous learning

Fast Integration & Deployment

- Lightweight cross-platform SDK (iOS, Android, web)
- Quick plug-in to existing banking apps
- Device enrollment and profile management out-of-the-box
- Customizable authentication flows and branding

Omnichannel Support

- Mobile banking and netbanking logins
- Card-not-present (CNP) transaction authentication
- Merchant and admin login flows
- eCommerce checkout authentication

Performance & Scalability

- Proven scalability across millions of users and transactions
- Low-latency authentication (<500ms response time)
- High availability with cloud-hosted deployment
- 24/7 monitoring and support

Authentication Capabilities

- **Biometric authentication:** Fingerprint, Face ID, iris scan
- Push notification challenges for real-time approvals
- Offline OTP generation for low-connectivity scenarios
- SMS OTP and email OTP fallback
- Device binding and trusted device management
- Step-up authentication based on risk score
- Transaction signing and approval workflows

Use Cases

- Mobile banking login and transaction authentication
- Netbanking multi-factor authentication
- Card-not-present (CNP) 3-D Secure authentication
- High-value transaction approval workflows
- Merchant and admin portal logins
- eCommerce checkout authentication

Risk & Fraud Management


- Built-in risk engine with configurable rules
- Real-time fraud scoring and risk-based authentication (RBA)
- Device fingerprinting and behavioral analytics
- Integration with Wibmo Trident for AI-powered decisioning
- Step-up challenges for high-risk transactions

Certifications & Compliance

- PCI-DSS compliant
- EMVCo-aligned (3-D Secure ready)
- ISO 27001:2013 Information Security Management
- Visa, Mastercard, RuPay scheme compliance



WHY CHOOSE?

- Trusted by leading banks and issuers globally
 - End-to-end authentication and fraud management expertise
 - EMVCo and PCI-DSS certified platform
 - Fast time-to-market with lightweight SDK
 - Continuous innovation and compliance updates
 - 24/7 support and dedicated implementation teams
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Seamless Multi-Factor Authentication for Digital Banking

Get Started Today

To learn more about Wibmo Issuer In-App Authentication and secure your digital banking channels, reach out to our team

Contact us

Email: sales@wibmo.com
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Webpage