




Wibmo **RBA**

Risk Based Authentication



Issuers need intelligent authentication that dynamically adapts to transaction risk—balancing security and user experience while preventing fraud and reducing false positives. Wibmo RBA powers the risk decisioning engine within Wibmo ACS and the Intelligent Authentication Suite.

Product Overview


Wibmo RBA (Risk-Based Authentication) is the dynamic risk assessment engine that powers Wibmo ACS and the Intelligent Authentication Suite. Using AI/ML-driven fraud detection, device intelligence, and behavioral analytics, RBA delivers real-time risk scoring that enables ACS to route authentication flows intelligently—providing frictionless experiences for low-risk transactions while stepping up security for high-risk scenarios. RBA ensures optimal balance between security and conversion.

Deployment Models: Cloud-hosted • On-premise • Hybrid • Integrated with Wibmo ACS

RBA Advantage

- Powers risk decisioning within Wibmo ACS and IAS
- Real-time risk scoring with AI/ML models (<100ms)
- **Device intelligence:** Fingerprinting and behavioral analysis
- Adaptive authentication flows to minimize friction
- Automated step-up for high-risk transactions
- Seamless integration with ACS and 3DS flows
- Reduced false positives and improved approval rates
- Regulatory compliance (PSD2 SCA, RBI AFA)

Native Integrations & Ecosystem

- **Wibmo ACS:** Core integration as risk decisioning engine
 - **Intelligent Authentication Suite:** Powers risk logic across all components
 - **Wibmo FRM:** AI-powered fraud detection integration
 - **Payment Gateways:** Wibmo PG and third-party gateways
 - **Card Networks:** Visa, Mastercard, RuPay
 - **Mobile Banking Apps:** In-app authentication via ACS
 - **Wibmo ecosystem:** 3DSS, Token Hub, Passkey
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Features

Risk Scoring & Decisioning

- Real-time transaction risk scoring (<100ms)
- AI/ML models for fraud prediction
- Device fingerprinting and behavioral analytics
- Transaction pattern analysis
- Geo-location and IP intelligence
- Integration with ACS for authentication routing

Adaptive Authentication

- Frictionless flow for low-risk transactions
- Step-up authentication for high-risk scenarios
- OTP, biometric, passkey, push notification support
- Customizable authentication rules
- Dynamic challenge selection based on risk
- ACS orchestrates authentication method based on RBA score

Device Intelligence

- Device fingerprinting and profiling
- Behavioral biometrics and user pattern analysis
- Same-device multi-card detection
- Anomaly detection for unusual device activity
- Cross-channel device correlation

Automated Response

- Automated step-up for suspicious transactions
- Rule-based authentication flows
- Integration with fraud prevention systems
- Real-time alerts and notifications
- Seamless handoff to ACS for authentication execution

How RBA Works with ACS

- Transaction initiated RBA assesses risk in real-time
- Risk score generated (<100ms) based on AI/ML models
- ACS receives risk score and decides authentication path
- Low risk Frictionless authentication (no customer action)
- Medium risk Light step-up (biometric, passkey)
- High risk Strong step-up (OTP, challenge flow)
- Continuous learning: Feedback from fraud outcomes improves models



Use Cases

- Card-not-present (CNP) authentication
- Mobile banking login and transaction verification
- High-value transaction approval
- Cross-border payment authentication
- Account takeover prevention
- Recurring payment verification
- Dynamic 3DS authentication routing

Benefits


- Improved approval rates with risk-based decisioning
- Reduced customer friction for low-risk transactions
- Enhanced fraud detection with AI/ML models
- Lower false positive rates
- Regulatory compliance (PSD2 SCA, RBI AFA)
- Better customer experience with adaptive flows
- Operational efficiency with automated responses
- Seamless integration with ACS platform

Certifications

- PCI-DSS compliant
- ISO 27001:2013 certified
- PSD2 Strong Customer Authentication (SCA) ready
- RBI AFA guidelines compliant
- Integrated with EMVCo-certified ACS



WHY CHOOSE?

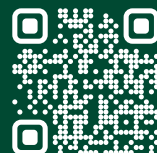
- Proven AI/ML fraud detection expertise
 - Core engine powering Wibmo ACS and IAS
 - Real-time decisioning with <100ms latency
 - Continuous learning and model improvement
 - Regulatory compliance ready
 - Scalable to millions of transactions
 - Part of complete Wibmo authentication ecosystem
 - 24/7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

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