

FACTSHEET

Callsign One

Industry leading passive authentication

Enhanced user experience and customer protection

As you navigate your business in today's digital world, you'll no doubt be considering how you can ensure customer journeys are secure, compliant and tailored to your customer needs.

Having worked with businesses around the world, we can relate to the complexities of this challenge. That's why we've created Callsign | One.

We've packaged our market leading capabilities to offer out-the-box authentication journeys that are compliant, secure and most importantly, user friendly. If you're looking to scale your digital presence, we'll help you focus on top line growth at a fixed bottom line price.

Seamless and secure

Through a simple SDK integration, Callsign can help you tackle fraud and meet authentication compliance – all while removing friction for customers.

Each time a user logs on, we passively capture intelligence across device, location and behavioral attributes. Within just a few interactions, SCA compliant authentication is achieved, enhancing fraud protection along with the experience for the user. We also remove the need for one-time passcodes (OTPs) that are both costly and put your customers at risk of online scams.

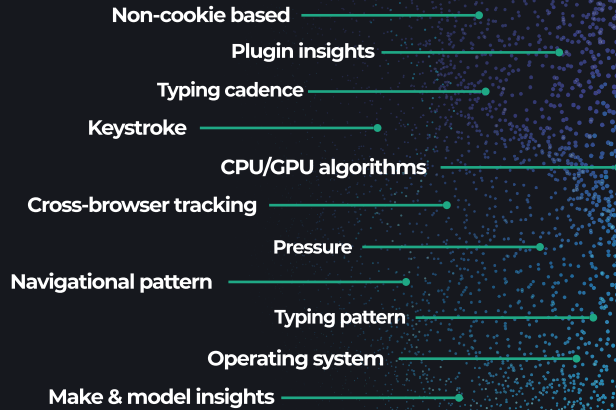
Benefits

1. SCA compliant (3FA) passive authentication
2. Reduced operational and authentication costs
3. Greater protection against account takeover and first party fraud

Client painpoints	Solved by Callsign
Complex integration – multiple SDKs and APIs can make deployment long and resource intensive	Quick and easy integration via a single SDK with full access to documentation
Regulatory compliance – meeting regulatory compliance can be costly and impact customer experience.	PSD2 SCA compliant authentication that reduces friction for customers
Lack of operational efficiency – rules-based solutions are complex and expensive to set up and maintain	Easily build and manage journeys via a drag-and-drop interface in our Orchestration Layer
Costly point solutions – as threats evolve, the cost of fraud often mounts	Reduce OTP usage and the costly reliance on IT and professional services to make policy changes
Customer abandonment – businesses need to balance customer friction against the risk of fraud	Passive authentication reduces customer friction and means no more lost OTPs
First-party fraud detection – a constant challenge to confirm whether fraud was genuine	Device, location and behavioral insights help verify genuine vs. fraudulent transactions

Our unique approach

Our unique approach leverages our industry-recognized AI and machine learning models device, location and behavior to identify genuine users. This methodology delivers superior user recognition and fraud detection while ensuring fewer false positives.



Layers best-in-class behavioral biometrics with device and location intelligence to positively and accurately identify a genuine individual user.

1-to-1 model
Individual profile is used as a comparator for future behavior

Digital DNA profile
each user has a profile made up of layered intelligence

Granular precision
Digital DNA profiles are typically made up of 40+ sub models

Core Callsign features and benefits

Callsign feature	Benefit
Passive protection Robust fraud protection at login	Reduction in fraud losses
Market leading intelligence Precise and accurate device, behavioural biometrics, location and threat analysis	Enhanced performance and effectiveness
Fewer false positives Authenticate users and detect fraud with exceptional granularity.	Enhanced performance
Reduced friction for genuine users Passive authentication ensures transaction and user journeys are smooth and unintrusive	Brand & reputation protection and customer loyalty
No-code orchestration Code-free journey management and authenticator deployment with A/B testing before deployment	Operational efficiency
Single SDK integration Cloud hosted solution that's easy to integrate and deploy without additional engineers or resources	Operational efficiency
PSD2 compliance Our authenticators are fully SCA compliant and non-cookie-based	Regulatory compliance

Our customers have seen up to:

40% more fraud detected

39% reduction in sent SMS OTPs

99% acceptance rates