Breakthrough: a new way to secure Chat channels without requiring challenges.

Now Chat providers can automatically authenticate customers and their reason for transactions—before they connect with an agent.

For too long, companies have been forced to choose between a smooth customer experience and preventing fraud. Not anymore.

The problem started when cyber teams were instructed to prevent fraud. So they put up hurdles like "challenge response" and "zero trust."

Did it work? Yes. Did it irritate customers? Absolutely. People resent feeling like they're not trusted. And they certainly don't like being challenged.

But now Authoriti has the technology to create a more customer-friendly experience—where you no longer have to challenge someone to produce a password, provide a KBA or text a PIN.

It started when we wondered: what happens if we ask what customers want to do instead of who a customer is? After all, fraud is a bad transaction, not a bad person.

So Authoriti flipped the model. We ask customers to authorize us to act on their behalf. We don't text customers a PIN; they give us one. That PIN can only come from one person, and it gives the precise details of what he or she wants us to authorize.

There are two major advantages here. An Authoriti PIN:

- Can't be misused
- Can be used on any channel, secure or not

Take Chat, for example. It's notoriously hard to secure, because it's easy to impersonate a user. But when you try to zero in on who the Chat agent is chatting with (and hoping the channel doesn't get hijacked), you get both poor security and an awful customer experience.
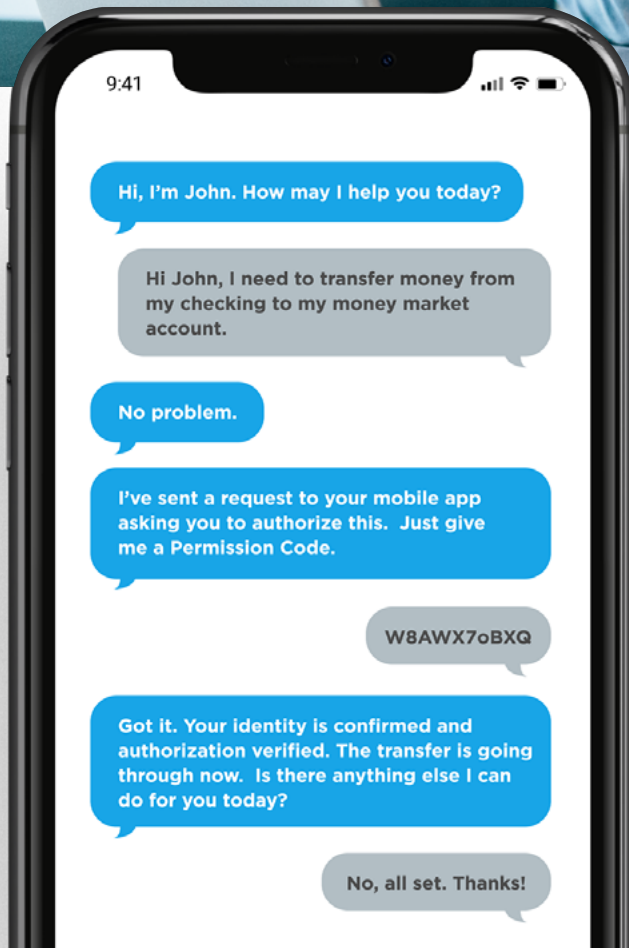
With the Authoriti Permission Code® Smart PIN, however, customers provide a secure, one-time, 10-character PIN that authorizes the action(s) they want to take. Instead of the "who," a registered user can generate a unique PIN that confirms the "what" and securely authorizes the desired action.

Chat agents who receive a Smart PIN can quickly and easily check to ensure it:

- Came from the real customer, and
- Authorizes the exact activity

Even if someone intercepts a Permission Code, it can only be used to perform the transaction that the real customer wants.

Hi, I'm John. How may I help you today?

Hi John, I need to transfer money from my checking to my money market account.

No problem.

I've sent a request to your mobile app asking you to authorize this. Just give me a Permission Code.

W8AWX7oBXQ

Got it. Your identity is confirmed and authorization verified. The transfer is going through now. Is there anything else I can do for you today?

No, all set. Thanks!

Here's how it works

It only takes about 60 seconds—and there's no friction because customers stay in the Chat channel. They aren't shunted off to a phone number or a regional office; the transaction is completed right then and there. And there's no need to worry about securing channels because the PIN itself is secure.

Better yet, we didn't ask the customer for proof of identity. We simply asked for permission to do what the customer wanted.

In short, you no longer have to challenge to be secure. If you'd like to see how Authoriti can help you remove challenge barriers, contact us today.

https://www.authoriti.net