



2018 Mobile Biometrics Platform Scorecard

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Five years ago Apple unveiled TouchID, and biometrics quickly took consumer authentication by storm. Today, consumers expect their financial institutions to support fingerprint scanning, but an apparently ever-expanding array of biometric modalities are appearing on consumer devices, ranging from iris scanning to palm geometry. Effectively meeting consumers' demands while protecting them from fraud means not only integrating multiple biometric modalities, but also supporting them with robust risk assessment and ancillary authentication capabilities to secure critical moments like enrollment. This report evaluates twelve of the leading mobile biometric authentication platform providers to assess the capabilities they offer in authenticating customer

Key questions discussed in this report:

- Which mobile biometrics platform vendors offer the widest array of features for addressing current and emerging fraud threats?
- How are the availability of biometric modalities affecting consumer expectations for their experiences at their financial institutions?
- What factors should financial institutions consider and prioritize when selecting a biometrics platform provider?
- What measures do financial institutions need to implement to secure biometric authentication?

Companies Mentioned: Aware, Capital One, Daon, Entrust Datacard, Equifax, FIS, Gemalto, HYPR, Nok Nok Labs, Nuance Communications, OneSpan, RSA, Samsung SDS, Sensory, Transmit

Consumer data within the scorecard was collected principally from an online survey of 5,000 U.S. respondents fielded in November 2017. For questions answered by all respondents, the maximum margin of sampling error is 1.39 percentage points at the 95% confidence level. The margin of error is higher for questions answered by smaller segments of respondents.

For the scorecard component of the report, Javelin included 12 vendors that agreed to participate and complete a self-evaluation scorecard with details around their submitted product's capabilities in supporting mobile biometric authentication. For vendors with multiple products, only those that were submitted and relevant to mobile biometric authentication platforms were considered in the scorecard. Javelin independently verified vendor capabilities against publicly available information, where it was available. Rankings are not a reflection of the full breadth of capabilities of any particular vendor.

Each criteria in the scorecard was weighted according to Javelin's assessment of its relevance in addressing current and emerging fraud schemes, as well as its ability to facilitate positive customer experience in digital channels. Overall score was calculated as a composite of the three categories, with Functional accounting for 50% of all total points, Innovative accounting for 30%, and Tailored accounting for 20%.

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