

# Secure Two Factor Authentication

*Easily Enhance the Security of Your Mobile and Web Based Applications*

## Your Users Are Demanding Stronger Security

Did you know that the average user visits 25 password protected sites, but uses only 6 passwords? In fact, 73% of people use the same password across multiple websites, and 33% use it in every site.

Two factor authentication (2FA) is a compelling way to add an extra level of security to prevent unauthorized access by requiring a user to have a physical element, such as a phone, in addition to their user-name and password. Traditionally, the cost and complexity of implementing 2FA has limited its deployment to large players, and some end users have resisted this protection as most solutions rely exclusively on SMS/text messaging, which can create significant additional charges.

Kandy Secure-2FA eliminates the barriers to adoption, providing a comprehensive and cost-effective cloud-based solution that is easily integrated into web sites and mobile applications (iOS and Android).

## A Solution That Enhances Your Bottom Line

Kandy Secure-2FA leverages a rich set of Kandy APIs provided in Web, iOS and Android SDKs; simplifying the integration of two factor authentication for any application in a pay-per-transaction model that is affordable and convenient.

Secure-2FA provides several Application-to-Person (A2P) mechanisms to deliver a one-time-passcode (OTP):

- **Flash Call**—a phone call is placed with the authentication code embedded in the Caller ID sent to the user's phone. The user doesn't need to answer the call so there is no cost associated with the call (nor the cost of a text/SMS). The user just enters the last digits of the Caller ID into the application
- **SMS/Text**—a text message is delivered to the user with an authentication code to enter into the application
- **IVR Call**—a call is sent to the user's phone with an automatic voice message that includes the code. This method is typically used to enable land lines or legacy feature phones (non-smartphones) to act as authentication devices.

On Android devices, the application can retrieve the code automatically without user intervention.

Kandy Secure-2FA does all the heavy lifting, using simple APIs, your application requests Secure-2FA to deliver the authentication code and, once the user enters the code, your application verifies it with the Kandy cloud. Kandy Secure-2FA provides verification (or failure) to your application, assuring that valid users are fully authenticated.

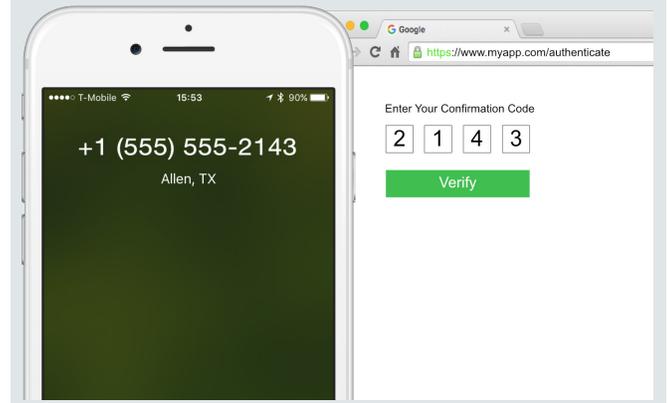


## Zero Cost to the User with Flash Call

Unlike most European and Asian countries, mobile users in regions like North America usually pay to receive text messages and calls on their cell phones (unless they have an unlimited price plan) and this makes them reluctant to use two-factor authentication.

Kandy Secure-2FA Flash Call provides an innovative mechanism that uses a short call, which the user does not have to answer, and embeds the one-time password in the Caller ID (usually, the last digits of the calling number).

Because the call is never answered (just registered in the missed calls log), the user does not have to pay for anything, making two-factor authentication entirely free for your end users. There's no need to compromise security to keep costs contained.



## BENEFITS

### Reduce Risk

- Dramatically increases the security of your web or mobile application
- Supports additional security measures such as IMEI, IMSI, UDID and location
- More security increases customer trust and satisfaction, reducing churn

### Manage Costs

- Easy SDK for Web, iOS and Android for faster, cost-efficient integration
- No need to buy expensive security infrastructure
- No need to hire expensive security consultants
- Flash Call eliminates phone/text charges for you and for the end users

### Flexibility

- Flash Call, SMS and IVR validation to fit all use cases
- Complete package including validation and code delivery from Kandy or use your own carrier for code delivery

### The facts about online security

-  The average user visits 25 password protected sites, but uses only 6 passwords
-  73% of people reuse the same password across multiple sites, 33% reuse it in EVERY site
-  40% of global consumers experienced a security incident in 2015 and often it was related to a stolen password
-  68% of global consumers say they want online companies to provide an extra layer of security

Security incidents severely impact your reputation and can have serious economic consequences, from lost revenue to threatening the continuity of your business. Adding an additional protection to your applications minimizes the exposure to careless users who reuse passwords or even leave them written on sticky notes.

Kandy Secure-2FA allows your applications to efficiently authenticate users across a wide range of services such as finance, e-commerce, social networks/media, lead generation, dating, online classifieds, business applications, healthcare and virtually any cloud-based application or service that can be accessed from a website or an iOS or Android app. Developers can choose to rely on a traditional verification code or go one step further by using device parameters such as IMEI, IMSI, UDID or even location information.

With Kandy Secure-2FA, you can now afford the security standards used by your biggest competitors.

For more information on Secure-2FA visit us at: <http://secure2fa.kandy.io>

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