



DATA SHEET



Securing Web Applications with VeriSign® Unified Authentication

Every day, more and more people are becoming victims of phishing attacks, where a malicious email is presented asking them to identify themselves and provide personal information. This form of identity theft is eroding consumer confidence in online banking and other transactional sites, putting at risk the investments enterprises have made in Web applications that are designed to reduce costs, while increasing customer self service and transactions.

In response to the wake of rising online fraud and identity theft, the FFIEC, a regulatory body for the financial services industry, has issued guidance that passwords are not sufficient to secure specific online transactions and customer information. They have recommended that banks and financial institutions adopt two-factor authentication by the end of 2006, as a means to more tightly secure these transactions and customer information.

Because of this guidance and additional guidance to come from other industry regulatory bodies, adopting two-factor authentication is no longer optional. However, the costs of deploying strong authentication can be substantial. It is therefore imperative that enterprises look at solutions that are based on open standards where they can be assured of constant innovation and cost optimization. VeriSign Unified Authentication is built on open standards defined by OATH, an industry wide working group of over 60 member companies including platform providers, device manufacturers and application providers. This more collaborative approach to authentication is more realistic and will ultimately ensure that one day tokens can be shared across multiple entities. This will deliver even further cost reductions related to authentication deployments.

VeriSign Unified Authentication provides:

- **More Value:** Unified Authentication delivers more value with One-Time Password (OTP) tokens on a single integrated platform.
- **Less Cost:** Enterprises gain up to 40 percent lower TCO with cost-effective tokens without adding new infrastructure and by deploying user self-service applications. Unified Authentication leverages investments in existing infrastructures, including the central user directory, user provision and SSO middleware, AAA servers and administration tools, enabling an easily integrated and deployed solution.



Where it all comes together.™



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- **Designed to Fit:** Provides maximum deployment flexibility with the option of using an VeriSign-hosted validation utility or an in-premise validation engine for those enterprises that require more control of the overall infrastructure
- **Future Proof:** VeriSign Authentication offers an open solution as opposed to a proprietary one and gives you continuous innovation to grow with your business.

Visit us at www.Verisign.com for more information.

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