To combat rising levels of fraud and give consumers the best experience of your online services and apps, you need to select the right authentication partner. Here are 5 key things to ask providers about their authentication solutions.

**CHOICE:**
Do they offer enough?

Consumers expect choice when it comes to authentication.

- Payment authentication choices
  - 68% want to use biometrics
  - 79% want more biometric choices
  - 93% want to be involved in how their data and accounts are protected

Ask providers about:
- How far their authentication solutions support consumer choice
- What new developments are in the pipeline

**CONVENIENCE:**
Can they simplify the consumer experience?

Consumers want to know they’re secure, but don’t want to jump through unnecessary hoops or be slowed down by authentication processes.

- 83% are excited about new payment technologies that help protect their financial information

Ask providers about authentication solutions that:
- Use smarter technologies, such as biometrics and adaptive authentication
- Are harmonized across mobile, web and other channels

**FRAUD DETECTION:**
How advanced are their capabilities?

Fraud levels are on the rise around the world.

- Expected card-not-present fraud $7bn by 2020 in the US alone
- >4bn account credentials compromised in 2016

Ask providers about their:
- Fraud detection rates across various rates of intervention
- Fraud detection rates across channels
- Average false positive and false negative rates

**MOBILE:**
Do they put it first?

Mobile is the fastest-growing online shopping and payment channel, and the #1 target for fraud.

- Mobile as % of ecommerce traffic
  - 2012: 17% vs 2016: 46%
  - 45% vs 55%

Ask providers about their ability to:
- Authenticate users across multiple channels
- Provide authentication choice for mobile users
- Secure against common mobile threats

**REGULATORY:**
How well do they comply?

To protect your customers and your brand, your authentication solution must be up to speed with today’s regulatory requirements, and ready for tomorrow.

Ask providers about:
- How their solutions address critical regulatory requirements for strong authentication
- The impact of forthcoming regulation on their solutions
- Their ability to influence the development of regulations and standards in line with your business strategy

[Further information and resources can be found in the diagram and referenced links.]