# 360 fraud protection
### by AppGate

## 360 ADAPTIVE AUTHENTICATION
### Enable frictionless multi-factor authentication for every user, every time
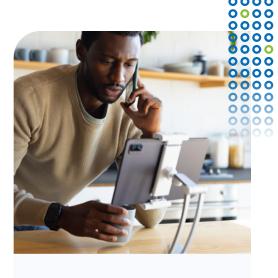
### Overview

Today's users demand strong, hassle-free security, yet implementing robust MFA across every digital touchpoint often introduces friction, leading to frustration and drop-off rates.

**360 Adaptive Authentication** empowers your organization to deliver secure, seamless MFA experiences through an intelligent, flexible framework that dynamically adapts to the context of each interaction. By combining flexible orchestration with SDKs and APIs, your team can easily embed authentication into digital products—from mobile apps and e-commerce to payment systems—while balancing fraud prevention and customer experience.

### Key Features

1. **Mobile SDK:** Empowers the creation of mobile authentication workflows that detect and mitigate fraudulent attempts without compromising user experience.
2. **Real-Time APIs:** Invokes authentication factors like push and soft tokens across backend and multi-channel workflows.
3. **Time-Based OTPs:** Delivers a one-time passcodes via SMS, email or in-app generation.
4. **Push Authentication:** Enables a one-click method for cross-channel verification.
5. **QR Code Authentication:** Provides enhanced security while keeping the user experience seamless.
6. **Flexible Orchestration:** Initiates tailored authentication flows that adapt to user risk profiles and business rules.

### USE CASES FOR 360 ADAPTIVE AUTHENTICATION

**High Risk Transactions:** Empower your business to enforce strong authentication for high-value or high-risk actions, such as wire transfers or password resets.
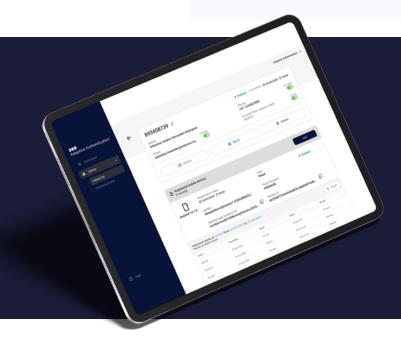
**Account Actions:** Add protection to critical account updates, such as changes to contact information, linked devices, or credentials, using MFA workflows.

**Real-Time Payments:** Trigger real-time authentication (e.g., push notifications or OTPs) during digital payments to confirm user identity before processing the transaction.

**Regulatory Compliance:** Meet industry regulations by embedding strong authentication factors into key customer interactions — without disrupting user experiences.

## Use Cases for 360 Adaptive Authentication

- Identity Theft Protection
- Credential Stuffing Protection
- Account Takeover Detection
- RTP Fraud Protection
- Wire Fraud Protection
- ACH Fraud Protection
- Card Fraud Protection
- Internal Transfer Protection

## Key Benefits

1. **Protect Revenue by Stopping Fraud in Real Time**
   Block unauthorized access and payments with continuous adaptive authentication that prevents fraud before it happens.

2. **Preserve Trust with Seamless Experiences**
   Deliver single-click authentication that enhances satisfaction, builds loyalty, and reduces customer abandonment.

3. **Detect and Block Fraud Instantly**
   Identify suspicious activities in real time and applies corrective actions immediately, protecting legitimate users without disruption.

4. **Boost Efficiency and Reduce Workload**
   Streamline processes and help security teams work smarter by automating user authentication and minimizing manual reviews.

5. **Protect Users Across All Channels**
   Extend strong, seamless security to mobile apps, browsers and digital platforms—wherever customers engage.

6. **Future-Proof Your Security Strategy**
   Adapt easily as your business scalesto meet evolving authentication standards and stay compliant with new regulations.

## Enhance Your Security with 360 Risk Control

Incorporating **360 Risk Control** alongside **360 Adaptive Authentication** is essential for a comprehensive security strategy, as it extends protection beyond access management to detect and prevent fraud in real time. While **360 Adaptive Authentication** focuses on preventing fraud through multi-factor authentication, **360 Risk Control** continuously analyzes user behavior, device signals and contextual data to identify and block fraudulent activity across the digital journey. This layered approach not only ensures secure user access but also proactive fraud prevention that reduces the risk of financial loss and operational impact.

In today's rapidly evolving threat landscape, early fraud detection and real-time decision-making are key to maintaining trust and ensuring business continuity. **360 Risk Control** is a powerful solution designed to detect suspicious patterns and mitigate threats before they escalate. With capabilities like behavioral analytics, real-time risk scoring and flexible rules management, this risk management solution enables organizations to stop fraud at the source while preserving a seamless customer experience.

## About AppGate

360 Fraud Protection by AppGate provides end-to-end fraud protection in a unified platform. The solution includes 360 Brand Guardian, 360 Risk Control, and 360 Adaptive Authentication. Together they provide comprehensive threat management, brand protection and fraud prevention, safeguarding financial institutions and enterprises worldwide. Learn more at 360fraud.ai.

**AppGate**