

Mosaic by Transmit Security

A fusion of customer identity management, identity verification and fraud prevention minimizes complexity, cost and risk

Prevent fraud and welcome customers — while minimizing cost and effort. Best-of-breed services in a single, modular platform deliver resilient, enterprise-class fraud prevention and identity security.

Challenge

Disparate tools degrade security & customer experience

Siloed, multi-vendor CIAM & anti-fraud solutions create disjointed customer experiences (CX), security gaps and detection errors. False positives block customers; false negatives allow fraud.

Patchwork security adds complexity and cost

Point solutions require difficult integrations and still leave data silos that complicate decisioning and multiply overhead. Attackers know how to weaponize this technical debt against you.

Fraud is more deceptive than ever

Pentesting tools, deepfakes, synthetic IDs and obfuscation tactics are used to open or takeover accounts. They seize control of devices and sessions throughout the customer identity lifecycle.

Solution

Mosaic by Transmit Security eliminates security gaps, silos and complexity — as the only platform with a fusion of natively-built fraud prevention, identity verification and customer identity management.

With a powerful fraud engine and layers of orchestrated services, this AI-driven platform automates context-aware decisioning that adapts user journeys to mitigate risk or remove friction for trusted customers in real time.

Built for resiliency, scale and agility, Mosaic ensures business continuity and availability for millions of users while AI automations optimize efficiencies for all internal stakeholders.

Mosaic services

- Orchestration
- Detection and Response
- Identity Verification
- Authentication
- Identity Management

Key Benefits

Stops account fraud

AI & ML detect fraud & learn new attack patterns, reducing errors in comparison tests by 90%.

Optimizes CX

Behavioral biometrics, device fingerprinting & other passive detections cut friction by 80%.

Simplifies management

Workflow automations, GenAI data analytics, AI-based operations and journey templates boost productivity.

Ensures resiliency & security

Built-in secure coding (SAST), mobile app & API security, anti-tampering, anomaly detection & active-active multi-cloud presence ensure uptime.

Unified Fraud & Identity Security

AI-driven fraud and identity security with context-aware intelligence spots new attack patterns as they emerge. With a game-changing GenAI analytics tool, you can query your own data for instant charts, graphs and insights into your users, apps, attack patterns and trends — to expedite risk response and resolution.

Built to optimize efficiencies for every stakeholder, Mosaic automates workflows, even the creation of new rules based on case conclusions, labeling, threat data and machine learning. As a modular platform with consumption-based pricing, Mosaic frees you to select the services you need and only pay for what you use. Service options include:

Orchestration

Makes it easy to build smooth, secure user flows with a no-code, drag-and-drop journey builder.

- Simplifies integration with 1 hub for all services
- Lowers complexity & costs, averaging 80% savings
- Correlates data for context-aware decisioning
- Optimizes performance and reduces drop-offs
- Boosts visibility of policy execution across apps
- Tests code and optimizes journeys with SAST
- Validates user data & checks watchlists instantly

Identity Verification

Replaces error-prone checks with AI/ML analysis of IDs & selfies for the highest level of assurance.

- Verifies selfie liveness and biometric match to ID
- Detects fake IDs by scanning 150+ details
- Examines ID barcodes, MRZs, NFC chips & more
- Links cases that reuse the same ID attributes
- Optimizes completion rates with a fast, easy UX
- Achieves high verification accuracy of 99.43%

Authentication

Provides all authentication methods in 1 service, including phishing-resistant MFA with passkeys.

- Strengthens MFA with with password-free logins
- Offers a full range of login methods in 1 service
- Supports all channels, apps and devices
- Enables risk-based authentication, transaction signing and device binding

Detection and Response

Stops fraud and removes friction in real time, analyzing risk, fraud and trust with AI and ML.

- Detects complex risk patterns as they emerge
- Blocks ATO & account opening fraud, mule accounts, RATs, device emulators and other deceptive threats
- Stops APP fraud & social engineering with GenAI
- Utilizes consortium data, fraud ring & link analysis
- Runs advanced device fingerprinting, behavioral biometrics & 100s of passive detection methods
- Empowers fraud ops with post-detection analysis, low-touch tools & automations

Identity Management

Improves visibility and control with a scalable, dynamic user store and a single pane of glass.

- Unifies identities from all channels in 1 user store
- Auto-detects returning users to avoid duplicates
- Protects the user store against attacks and errors
- Scales to support millions as a cloud-native IdP
- Enables granular role-based access control (RBAC) and risk-based authorization
- Provides flexible single sign-on (SSO) access
- Uses industry standards: SAML 2, OIDC, OAuth 2

Out-of-the-Box Use Cases

Mosaic by Transmit Security addresses the most difficult fraud and identity use cases out of the box. Each use case solution ensures a seamless CX and a coordinated fraud defense — while minimizing complexity and costs. Our most common use cases include:

Account Opening

Secures and simplifies account opening (AO) to boost completion rates while preventing fraud.

- Automates ID and selfie analysis with accuracy
- Validates user data and background instantly
- Spots AO fraud & registration bots in real time
- Simplifies compliance with AML, GDPR and more
- Automates passwordless/passkey credentialing
- Boosts guest conversions with a variety of login options to meet customer preferences

Secure Login Experience

Simplifies and secures account access based on real-time risk and trust assessments

- Delivers dynamic, risk-aware authentication
- Passively detects risk, trust and fraud
- Adapts login journeys in real time
- Strengthens MFA with fingerprint or face ID
- Offers a variety of login methods for flexibility
- Authorizes access based on roles and risk

Account Recovery

Stops criminals from exploiting account recovery while making the process easier for customers.

- Provides recovery methods to fit every scenario
- Verifies IDs & selfies for high-risk scenarios
- Analyzes risk signals for instant fraud prevention
- Adapts recovery flows based on risk and trust
- Lowers support costs, optimizing UX and security
- Boosts visibility & control with 1 management console and generative AI data analytics

Context-Aware Fraud Detection

Delivers comprehensive, AI-driven protection to detect and stop ever-evolving, evasive fraud.

- Fuses many detection methods in 1 risk engine
- Provides unified, actionable recommendations
- Flags security holes with gap analysis algorithms
- Uses AI and ML to learn from new threat data
- Trains teams with dynamic attack simulator
- Speeds analysis of fraud rings and attack patterns

End-to-End Fraud Management

Empowers fraud analysts with a comprehensive, unified solution for efficient fraud management.

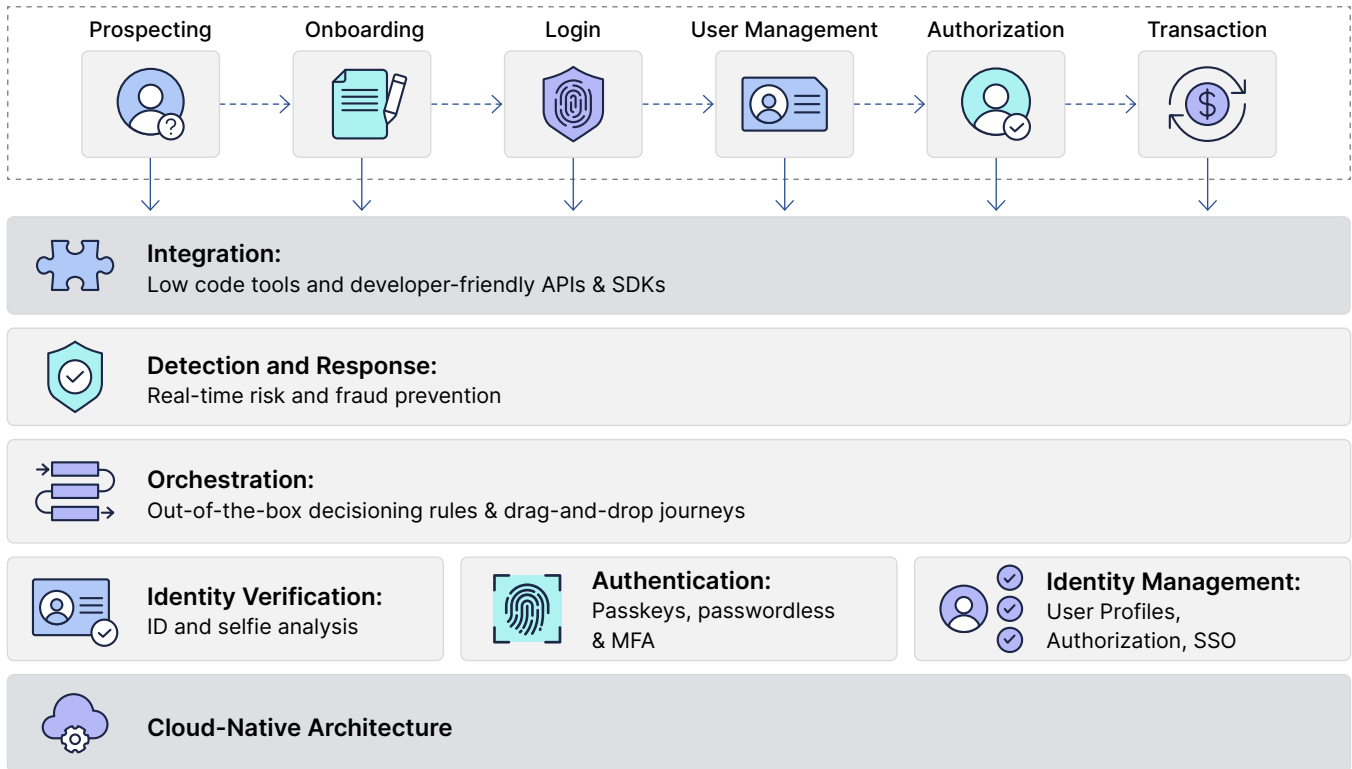
- Enables no-code changes to decisioning logic
- Expedites data analysis with generative AI
- Simplifies management with single pane of glass
- Automates workflows for cross-functional teams
- Integrates with 3rd-party productivity platforms
- Runs internal processes and prioritizes by risk

Multi-Vendor Risk and Fraud Orchestration

Simplifies the management of disparate risk and fraud solutions with a unifying framework.

- Removes the need for complex integrations
- Correlates signals and standardizes risk scores
- Contextualizes access requests with a holistic view
- Offers a drag-and-drop journey builder
- Improves CX by replacing blunt security controls

Mosaic by Transmit Security



Backed by the Transmit Security Research Lab

Benefit from the expertise of security researchers who continually scour the dark web, social media, closed forums and open-source websites to analyze new attack methods and apply their findings when they first emerge. Our researchers immediately update our machine learning (ML) algorithms to catch new evasive tactics, giving you security that evolves as quickly as today's threats.

About Transmit Security

Transmit Security is eliminating silos, security gaps and complexity with a fusion of customer identity management, identity verification and fraud prevention in one transformative platform. Mosaic by Transmit Security makes it easy to address difficult identity and fraud use cases with best-of-breed modular services purpose-built to prevent fraud, optimize CX and minimize costs. With AI-driven cybersecurity at its core, Mosaic is built for resilience and scale, earning the trust of 7 'top 10' US banks and Fortune 500s. Discover transmitsecurity.com.

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