

DocuSign® + ASIGNIO

Transaction Confirmation & Approval (TCA)

Account takeover (ATO) related fraud grew **282%** last year

Critical transactions need protection

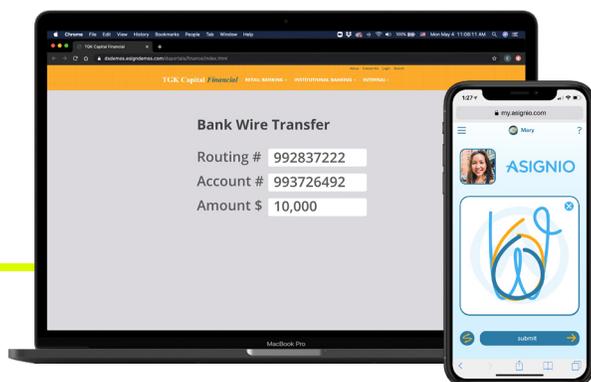
With phishing, SIM swaps, deep fakes, and ongoing data breaches, it is easy for money to be drained from compromised accounts, leaving online transactions more vulnerable than ever. Simply put, account owners need a better and safer way to transact online.

Transaction Confirmation and Approval (TCA) is a joint solution developed by DocuSign and Asignio to protect critical transactions. The two-step TCA process requires confirmation of the user's identity and approval of the final transaction before any funds can be transferred. TCA puts security and control back in the hands of the user, creating a trusted transaction environment that prevents fraudulent attempts before money can leave the account.

TCA for wire or ACH transfer process flow

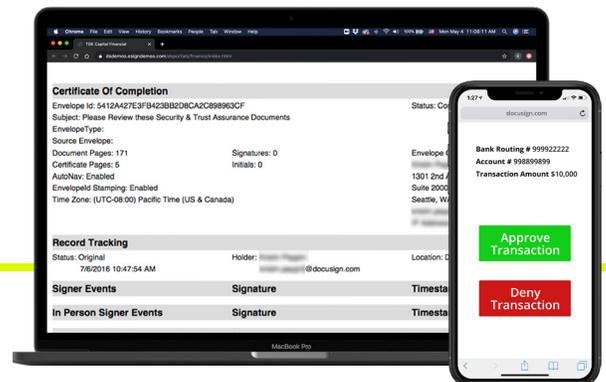
Step 1

Wire transfer over set threshold triggers TCA process; user is prompted to confirm identity in order to authorize transaction



Step 2

Authenticated user approves or denies transaction and receives DocuSign's auditable certificate of completion



Step 1: Confirm the identity of the user

To safely execute any transaction, ensuring that the user is who they say they are is critical. Asignio's web-based biometrics confirm the identity of the user directly in the transaction process flow. Rather than relying on email- or text-based codes that are easily compromised, Asignio uses concurrent, multi-modal biometrics. Available on any device and in any language, users are authenticated by both facial recognition and the active biometric of their choosing (signature or voice). This best-in-class security prevents even the most undetectable forms of fraud, including phishing, deepfakes, and ATO, all while maintaining a simple and streamlined user experience.

Step 2: Approve (or deny) the transaction

Once authenticated, the user reviews and authorizes the transaction directly in the DocuSign Agreement Cloud. All transaction details, along with biometric identity confirmation, are documented and auditable in the certificate of completion providing AML & KYC compliance. Combining identity and transaction approval into the streamlined TCA process enables trusted transactions no matter the size or risk level of the transaction.

Key capabilities

- ✓ **Secure critical transactions**
Stop fraudulent transaction attempts with cutting edge biometric security integrated directly at the point of transaction
- ✓ **Deliver best-in-class user experience**
Accessible on any device, in any language and by any user, TCA provides a consistent, low friction, and secure user experience in one streamlined approval process
- ✓ **Increase customer loyalty with trusted transactions**
Protect brand from the monetary and reputational risks of fraudulent transactions by utilizing a secure, trusted transaction environment
- ✓ **Eliminate costly manual processes**
TCA automates authentication processes without needing manual security protocols or time consuming, fraud-susceptible email approvals
- ✓ **No code to install**
Plug and play solution is directly integrated in the DocuSign platform, requiring no code for simple install
- ✓ **Protect transactions from sophisticated fraud**
Replacing human-readable SMS messages with signature-based biometrics protects transactions from being compromised by SIM swaps, phishing and deepfakes

Protect critical transactions today with TCA

With a massive increase in identity-related attacks, confirming the identity of the approver prior to transaction approval is a critical step in stopping fraudulent schemes. TCA combines Asignio & DocuSign to create trusted virtual transaction environments with best-in-class biometric authentication, real-time transaction approval, KYC & AML compliant documentation and streamlined user experience. Protect your customers and their critical transactions today with TCA.

About Asignio's Concurrent Multi-Modal (CMM) biometrics

Asignio authenticates two biometrics at once to confirm the identity of the user:

Biometric signature

Drawn directly on any touchscreen device, the Asignio signature can be any combination of letters, numbers, or symbols

Facial recognition

Measured while the signature is drawn or voice is recorded, Asignio facial recognition operates passively in the background

Asignio concurrent biometrics recognize the user's signature while validating facial characteristics as they draw. Asignio even gives users the option to use voice recognition instead of signature, if a touchscreen is not available. This concurrent, multi-modal system prevents fraud and streamlines the user experience.

Without adding additional friction for the user, this innovative system combats even the most difficult forms of fraud, including:

- Deepfakes
- Account takeover
- SIM swap
- SS7 attacks
- Phishing

The Asignio CMM system provides best-in-class security that prevents even the most sophisticated forms of fraud and biometric authentication in a simple platform that is accessible to any user with a touchscreen device.

Yair Abed, Asignio Partnerships yair.abed@asignio.com

Michael Schwab, DocuSign Partnerships michael.schwab@docusign.com