

A highly flexible Cloud platform that reflects your business and your branding, whilst creating a personalised space for your customer

Balance across multi-directional relationships : sharing data in a trusted and secure way

Transparent consent models to enhance user privacy

Truly know who your customer is and verify their data

State of the art security through multi-factor authentication, anti-phishing and online security

Scalable to many millions of users



www.avocoidentity.com

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Getting trust right for you and your customers

When you shop online, or use your bank account, or apply for insurance and so on, you need to be confident that the service you are doing business with is trustworthy. In the same way, the service needs to trust the individual they are doing business with.

Creating trust is the key to acquiring and keeping customers: from trust grows loyalty.

Resolving this trust is achieved as part of an overall approach to building a relationship with your customer. Customers need to be identified. In the real world that is done using passports, or credit cards, or a driver's license and so on. In the digital world, this can be done using the digital equivalent – identity verification. Verifying that person is who they say they are is the first step in building confidence between yourselves and that individual.

But verification alone is not enough to build a balanced and trusted service. You need to build a personalised service and this comes through giving your customers a space to be themselves where they can share data to identify themselves, communicate with other services, build strong customer relationships and so on.

Avoco Identity has created a 'Trust Platform' which provides trust through multi-directional relationships. Our platform provides a set of building blocks to create your own trusted user experience for your web services and applications.

What does this Trust Platform do?

The elements needed for that great user interaction with your online services are those which give your customer a sense of belonging and ownership. The **Avoco Trust Platform** lets you decide how you want your customer to register for your service, whilst giving the user choices such as linking their account with you, to their social media accounts. The balance of trust starts at registration, but continues throughout the lifetime of that customer's interaction with you. We've already mentioned verification of customers; this can be done entirely online using credit reference agencies for example, or other methods such as document verification or even social verification, - using a person's social network of friends. Once you know that person is really who they say they are, other trust elements can come into play.

Consent models are an important part of building trust relationships. But consent needs to

be beneficial to both. In the **Avoco Trust Platform** you can ensure that users are happy to share data, not only by having the usual audited tick box methods, but also using specialised consent screens, shown to customers at the point of transaction.

The consent screen acts as a handshake between your service and your customer – in doing so it completes the transaction in a truly trusted relationship.

Another vital building block is the data being shared between your customer and your service. These data, sometimes known as claims or attributes, are basically pieces of information that identify people and they are needed to allow access to your service or perform tasks. There are a number of ways that you can make the sharing of these attributes more private and secure. For example, the **Avoco Trust Platform** will allow you to ask if a person is over 18 and instead of getting that person's date of birth back as an answer, you will get a yes or no instead – thereby ensuring the customer's privacy is upheld.

So what does the customer get and what does the service get?

The customer gets a verified identity and data management account that can be used time and again. If you have federated services, that identity can be used with those too and if you want single sign on your customer will have a seamless login experience between those services, not needing to re-enter passwords, or memorable words, etc. Customers get to use social network logins with their identity, coupled with other authentication factors such as SMS PIN, memorable word, mobile App based methods and so on. Access to an information vault, that lets them control and share access to their data – data drawn in from many points of reference, including Amazon, Facebook, etc. Ultimately, the customer gets a service that cares about ease of use, privacy and security.

The service benefits from knowing their customer, is who they say they are. The service also gets a highly flexible platform that can be configured using business rules and easily branded user interfaces, to project and express just what your business is about. The platform works with you, for you, to give you the tools to create a secure, privacy enhanced, easy to use and seamless user experience, giving you the best chance of on-boarding and keeping your customers.

Your Services:

A platform flexible enough to configure for your brand

Knowledge that your customer is really who they say they are and that the data they supply is true

Fraud control through more accurate profiling

Data that can be updated dynamically and verified in real time

An integrated multi-directional identity service that brings you and your customer together through trust



Customer:

Transparency and privacy through well thought through consent models

Identity theft protection using multifactor authentication and state of the art online site protection and anti-phishing

Seamless online logins across services, including support for social media logins as well as single sign on

A persistent verified identity they can use time and again