

Browser ID: Silent Authenticators

Decreases friction and increases security of digital banking and payment authentication

Turn browsers into silent possession factors, with Browser ID, Entersekt's proprietary patented technology that addresses privacy concerns. Friction can be reduced, or even removed entirely, in use cases like banking login, high-risk transactions, multi-factor authentication (MFA) situations like PSD2's SCA and even 3-D Secure authentication. Say hello to one-click payments!

Key results

100%

accurate in
under 3 seconds

58%

frictionless browser
logins on average








10x

faster when
replacing OTPs

The difference: Browser ID takes MFA from traditional to frictionless.

The **only solution** of its kind, Browser ID uses cryptographic keypair technology to silently identify and trust a user's browser for authentication purposes in future transactions. This enables **frictionless** and **fraud-free** transactions, cryptographically signed with **100% proof** and **100% certainty**.

To begin, a user registers and validates their browser once. From there, the keypair is issued and stored for future use. When combined with behavioral biometric signals from risk-based authentication (RBA), both possession and inherence factors can be passively (silently) proven, supporting both low-friction and frictionless user journeys, depending on the use case:

Use case supported	Role of Browser ID	Proving factors	Friction level
Frictionless digital banking login	Browser ID enables unique keypair to be issued and stored for future use (silent possession factor)		No friction
Frictionless MFA	Combine Browser ID (silent possession factor) with risk-based authentication (silent inherence factor)	 +  = 	No friction
Low-friction MFA	With Browser ID (silent possession factor) combined with an active inherence factor	 +  = 	Low friction

VS

Traditional MFA	Without Browser ID	 +  = 	High friction
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Silent authenticators in action.

Benefit	Before	After
More accurate than browser fingerprinting	Information about a user's device and browser used to be collected to create an identifier, or "fingerprint," which allowed for identification of future sessions from the same browser.	Browser fingerprinting is not a 100% accurate. Browser ID, however, uses a cryptographic identifier that recognizes the same browser with 100% certainty .
The silent FIDO	Used as passwordless authentication method utilizing a key pair for signing to prove the transaction happened.	FIDO requires an active challenge to sign a transaction. With Browser ID, a cryptogram is generated without any user interaction, delivering frictionless transaction signing .
Replacing frustrating OTPs	Used as a factor to authenticate transactions.	Browser ID is fast, frictionless, cannot be intercepted, and authenticates logins and transactions silently and securely.
Improving on legacy credentials	Used as proof of identity or qualification. They can take various forms, depending on the context.	Unlike legacy methods, Browser ID is a long-lived credential , and doesn't require a periodic refresh and revalidation like most others.
Complying with regulations	Ensuring that operations align with legal and ethical expectations.	Browser ID is compliant with PSD2 , offering frictionless SCA . Unlike cookies used within fingerprinting, Browser ID does not track users across domains, protecting personal information .



The addition of the browser registration has been great and allows our members seamless access while maintaining security.

Weston Akard, Digital Banking Manager, IMCU



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