

User-friendly authentication for online payments

Online payments are on the rise

The global digital payment market is forecast to reach \$10.07 trillion by 2026, up from \$3.41 trillion in 2018.



\$3.41 trillion

\$10.07 trillion

Banking and finance possess 22% of the online payments market, with a CAGR of 15.1% by 2026.

Online payment market

22% Banking and Finance

Cybercrime: the most significant constraint for growth



\$18.5 million

The average cost of cybercrime per firm in the financial services industry in 2018.

2.2 billion

Anonymous data breaches hold ≈ 2.2 billion credentials and personal information records.

To predict, prevent, and detect fraud, financial institutions invest in:

70%

Transaction monitoring (real-time risk score)

67%

Physical biometrics (voice, fingerprint, and facial recognition)

33%

Behavioral biometrics (recognize people by their behavior)

\$5.2 trillion

The global economic value of improving cybersecurity between 2019 and 2023.

\$61.6 billion

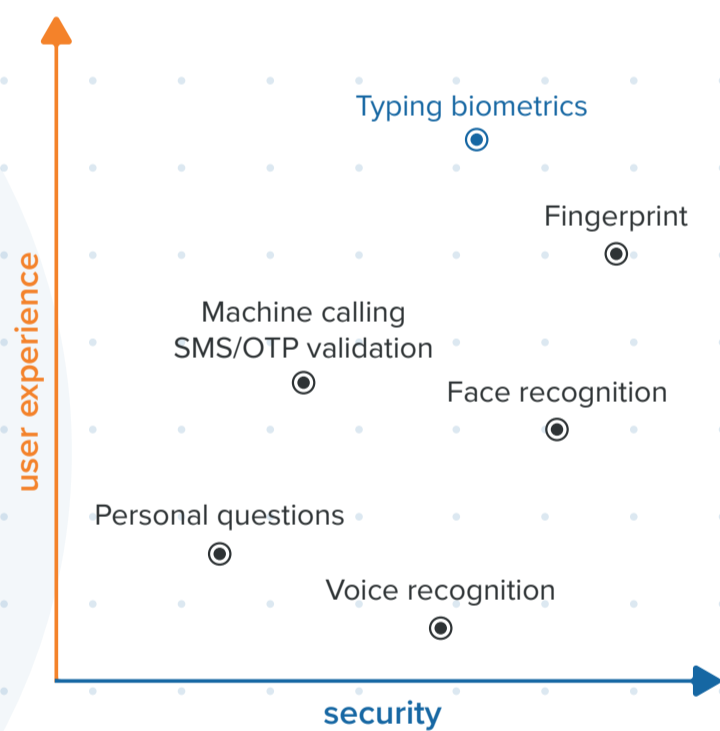
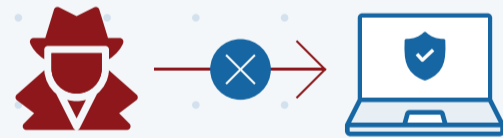
Payments friction can lead to cart abandonment, resulting in \$61.6 billion in lost sales.



Authentication: security vs. experience

Over **75%**

of businesses are looking for advanced authentication and security measures that have no impact on the digital user experience.



Typing biometrics

Market value

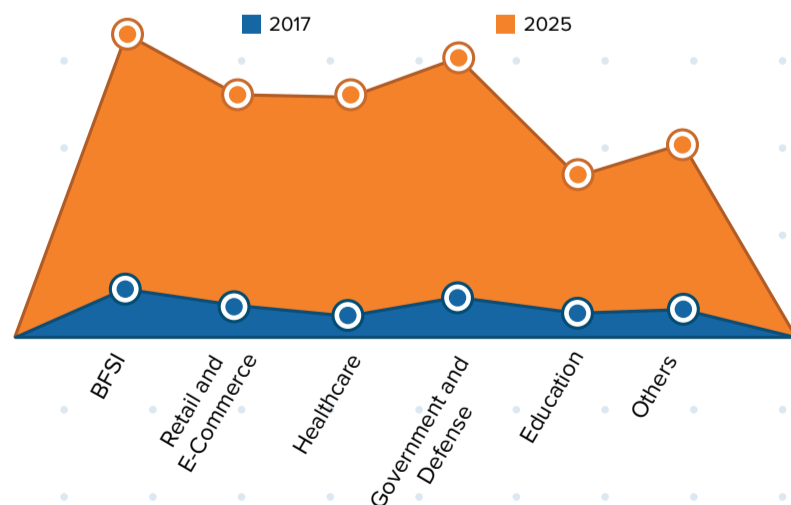
\$129.76 million

2017

\$754.86 million

by 2025

Typing behavior is the most accessible biometric worldwide, making the technology a great fit for authentication.



TypingDNA typing biometrics authentication



Behavior recording



Data engineering



Machine learning



Authentication

- Biometric security to prevent fraud.
- Works on web and mobile environments.
- Compliant with the Payment Services Directive.

- Frictionless user experience to avoid customer dropoff.
- No maintenance or hardware costs.

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