# Burbank.

# Burbank's Innovative Issuer Toolkit

A modern authentication solution that revolutionises banking in the digital age



# The world's fastest, most secure authentication solution

Redefine your CX with immediate, frictionless customer auth, delivered via your mobile app.

Burbank's innovative technology enables your customers to tap their payment card against their phone and securely enter their PIN for instant, legally compliant identity verification.

Integrated directly into your mobile banking app, consumer authentication is completed via an immediate, familiar, and frictionless experience.

No more: biometrics, mailers, facial recognition, 2FA, QR code, SMS, emails or ID scans.

## A value driven solution for Issuers



#### Supports regulatory compliance

Categoric confirmation of consumer identities.



#### [2] Improves the CX

A simple, universally familiar, and trusted experience.



#### Accurate records & accountability

Robust identification ensures customer info is recorded correctly.



#### Prevents fraud

PIN is a failsafe method of identity verification.



#### Protects staff

PIN authentication means staff cannot have intervened.



#### Protects vulnerable customers

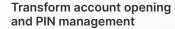
Tap & PIN is simple and familiar, providing greater protection for vulnerable customers.

# **Burbank Issuer Toolkit use cases**

Below are some of the ways Burbank's Issuer Toolkit can be used to streamline banking processes, enhance security measures, and introduce substantial cost savings.

#### **Enhanced security and** customer identification

- Legally binding, instant customer verification completed in a simple process, eliminating the need for 2FA.
- Strengthen security protocols for high value transactions and adding new payees with authorisation via PIN-based authentication.



A truly digital offering that accelerates account opening and PIN management through a simple, streamlined workflow.

- · Improved CX with instant account opening
- Immediate in-app PIN changes
- · Eliminates the need and cost of PIN mailers and reverse interchange fees
- Reduces environmental impact

#### In-branch innovation

Transform in-branch banking environments into modern, self-service hubs.

- Enable customers to quickly log into their accounts using Tap & PIN
- Reduces queue times
- Opportunities to improve and innovate the in-branch experience







# **Benefits for your customers**



#### Peace of mind

Tap & PIN is a process consumers know and trust. This provides peace of mind that their personal information cannot be accessed fraudulently as only they know their PIN.



#### Simple, frictionless, immediate CX

Customers can complete tasks immediately, instead of having to undertake processes across multiple steps.



#### Personalised customer experiences

Immediate customer verification enables access to the relevant information, which can be used for personalised assistance.

# New revenue opportunities from the same SDK



#### SoftPOS. directly from your mobile app

Offer your business customers a robust, efficient, certified, scalable, and affordable SoftPOS solution that can be deployed from your mobile app, in any market globally.



#### Offer merchants less chargebacks and zero false positives with CPOI

Burbank's technology is the first in the world to enable card-present payments over the Internet. Become one of the first providers of this groundbreaking solution.

# Simple integration

We make it easy. You're in control of how to build, host and certify your Issuer Toolkit.

• Simple integration directly into your tech stack via a white label SDK.

 PCI certified, and if needed we can help you certify in your business name.

• You retain complete control – code in escrow and your choice on hosting.

• No CAPEX or hardware needed (for you or your customers).

• Multiple schemes and devices supported.

· Works on Android and iOS devices.

### Let's talk

Join us on this exciting journey and experience the future of banking.



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# Simple. Secure. Scalable.



