



Manipal Technologies Limited



Virtual / Offline / Dynamic / Contactless

Secure Authentication Solution

Abstract

Introducing the world's first dynamic Virtual ID system. With MIRI ID, your organization can identify and manage people using just their smart devices. MIRI ID is a platform which helps you build your credential management remotely and keeping important information at your fingertips.

Confidential Document



Mumbai Office :

Manipal Technologies Limited
D- 1501, Lotus Corporate Park,
Graham Firth Compound,
W.E. Highway, Goregaon (E),
Mumbai 400063.
Tel: +91 022 45142000

Registered Office:

Manipal Technologies Limited
Udayavani Building, Press Corner,
Manipal, India-576 104.
Tel: +91 820 2205000, +91 820
4275000 Fax: +91 820 2574827
www.manipaltechnologies.com

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About MIRI ID

MTL’s, “**Miri ID**” solution is a US patented software solution developed by Miri Systems. Miri Systems are Partners with Manipal Technologies, Ltd. for customizing, implementing and deploying its platform to the Asia market. The solution was developed by a team of software developers and Institution experts with decades of experience in software development and credit card solutions as well as experts in quantitative analysis of complex systems and intellectual property development.

Identity management is very critical for business and consumer activities. As per the Experian 2018 fraud report, **“75% of businesses want advanced authentication and security measures that have little or no impact on the digital customer experience.”**

MIRI ID as a **“first line of defense”** helps to build an efficient governance, risk, and compliance program that supports collaboration across IT, Finance, Operations, and Legal units. Miri ID is based on a unique patented process that creates a single use dynamic number that looks and functions like random number. It provides an exact virtual representation of various electronic identity mechanisms (access, transit and Institutioning) cards using software. It protects a transaction from a host of attacks and frauds like skimming, counterfeits due to theft or loss, Phishing sites, MITM (Man In the Middle) attacks etc.

MIRI ID provides personnel and data management solutions to a wide range of industries.

Smartphone based Secure Login & Authentication Is The Future

MIRI ID caters to your entire organization’s credential management to boost security from a single platform

Dealing with multiple login IDs can be a real pain for your organization, your people and most critically your customers. Keeping track of login IDs can be really annoying: everyone forgets IDs, re-issuing/resetting passwords is a necessary and repetitive process, and loss of credentials is a security concern.

MIRI ID is a smartphone app that displays dynamic login IDs when offline. MIRI ID does not require any external hardware to use other than a smartphone and is a simple app-store download.

Bg bthg5u Each MIRI ID is customizable and contains advanced security and validation features. MIRI ID can't be faked and you control who can get a MIRI ID, all from a smartphone.

MIRI SECURE LOGIN

No Passwords. Forgotten IDs/Passwords. No Password Mailers. No Delays. No Inconvenience

MIRI ID Secure Login

Onboard and display badges with an easy to use mobile app.

Cloud-Based

All IDs, credentials, and more are accessible anywhere, anytime.

Secure critical processes

Maker-Checker Validation
Core Banking Login



Remote Expiration

Avoid losses due to weak passwords and sensitive information

Federated Login

Link a persons ID and attributes across multiple systems

Forget the Password

Use only one ID for all your secure logins. The 'Password' is history

MIRI ID lets you deploy credentials quicker, more securely, and cheaper than with any traditional system. Your people just download the app, request the appropriate MIRI ID, and you can review and either issue or deny the ID.

MIRI IDs can be used to track a variety of different activities:

Secure login - Authentication

A MIRI ID , does what a username and a One Time Password would do without revealing anything sensitive. It is valid for only one login session or transaction, on a computer system or other digital device. It avoids a number of shortcomings that are associated with traditional (static) password-based authentication; The implementation also incorporates two factor authentication by ensuring that the one-time password requires access to something a person has (such as a smart device with the OTP built into it,) as well as something a person knows (such as a PIN).

The most important advantage that is addressed by MIRI ID is that, in contrast to static passwords, it is not vulnerable to replay attacks. This means that a potential intruder who manages to record the ID that was already used to log into a service or to conduct a transaction will not be able to abuse it, since it will no longer be valid.

A second major advantage is that a user who uses the same (or similar) password for multiple systems, is not made vulnerable on all of them, if the password for one of these is gained by an attacker. The system also aims to ensure that a session cannot easily be intercepted or impersonated without knowledge of unpredictable data created during the previous session, thus reducing the attack surface further.

MIRI ID is as a possible replacement for, as well as enhancer to, traditional username and passwords.

To use MIRI ID, just enter a security code to open up the MIRI ID applet, then click on a button to generate and transmit a single-use login number. Once used, that unique MIRI ID number will not be valid again, giving your customers the peace-of-mind to login securely from any public or private computer. Static login credentials are never used at the online point of access and are not transmitted across the Internet, effectively neutralizing malware programs from whisking them away undetected.

Secure Login – Critical Processes

Fully understanding user authentication is crucial because it's the process that keeps unauthorized users from gaining access to sensitive information. Authentication ensures that User A only has access to the information they need and can't see the sensitive information of User B.

When your user authentication isn't secure, cybercriminals can trick the system and gain access, taking whatever information they want. Large security systems that were victim to data breaches are prime examples of what happens when organizations fail to secure the login credential for their internal systems.

User authentication ensures that only authorized users are gaining access to sensitive information. Without a secure authentication process, your organization could be at risk.

MIRI ID, a passwordless login system is an authentication method that doesn't require a password.

Passwordless login is not only more secure than traditional credentials but also more convenient for the user. Passwordless logins by MIRI ID doesn't require the user to remember anything.

From email authentication to token verification to biometrics, there are several different options, and all of them have their own set of pros and cons. Therefore, your organization needs to research which option will best fit your needs.

Encouraging users to make stronger passwords increases the complexity of security a user has to manage. Instead, using systems that consolidate the number of accounts and implementing passwordless login is a great way for your organization to improve the security as well the user experience of your login process.

Maker Checker Scenario

Maker-checker (or Maker and Checker, or 4-Eyes) is one of the central principles of authorization in the information systems of financial organizations. MIRI ID ensures through its dynamic at least two individuals necessary are identified since username and passwords cannot be shared.

While one individual may create a transaction, the other individual's compromised username and password lead to fraudulent confirmation/authorization of the transactions.

Through MIRI ID, a strict control is kept over system software and data, keeping in mind functional division of authority.

In house Credentialing

Ensuring everyone is compliant takes time and effort. Credentialing works real challenge to not become overwhelmed with certifications to the corresponding worker. This problem gets magnified when dealing with visitors, VIPs and contractors, as it is the primary organization's responsibility to ensure their personell are compliant.

Onboarding and Background Checks combined

Issue a background check and badge at the same time, making onboarding and Access management much easier and quicker.

MIRI ID will notify you and your people of when they need to get their background check re-issued or when a credential will expire.

Reduce your risk and exposure by being able to manage your peoples' badges and background checks with your smartphone.

Time and Attendance Tracking

Scanning MIRI IDs to track time and attendance is easy with MIRI ID. MIRI ID uses a QR scanning camera to scan the QR code on each MIRI ID. Unlike traditional systems, you won't need anything other than your smartphone. Even if your people don't have their own smartphones, we have the solution on featurephones.

Visitor access

MIRI ID is a web based two factor authentication solution, which helps to secure your premises from fraudulent visitors. It is one of the modern day solution for secure data compilation of visitors. This software helps to authenticate the visitor before allowing them to enter into your premises. thus secures your business from suspicious visitor. It is used by corporates, multi-tenant, residential buildings, etc.

Report Management

All MIRI ID scanning information is available to download as a PDF report, available for each site you setup in the system, and details each scanned MIRI ID's organization, time in/out, and time on-site.

Activation and Transaction:

Activation happens through seeding. It is a one-time activation process for applications. It is a quick, reliable 2-step process that locates and registers the application to the server.

Activation codes are product specific and created by the Appliance/Server for the respective Issuer/Client. Every application has an account attached to it.

The activation codes which are sent to individual users to activate their accounts. When the web service is called, a time lock activation record is created in the database using the activation timeout period set in the management tool. While activation is in process, no other activation is permitted for the same activation code.

If the activation does not complete within the activation timeout period, the activation time lock record is removed allowing a end user to restart the process.

1. For contactless authentication using QR code/NFC/Bluetooth:

Only process change is instead of generating Card information the app generates a QR Code which consists of Miri ID information and the merchant would scan it and send the transaction to acquiring host. Rest of the process remains the same.

2. Authentication at websites/mobile apps

In lines with current login methods, MIRI ID information from the app can be keyed in directly at the terminal. The device would transmit the information to host. Rest of the process remains the same as any transaction.

