8x8

# Frictionless Verification: The Case for Silent Authentication

## Which Method Fits Your App?



## The Login Is Where Users Slip Away

Passwords stay the weakest link, and the SMS OTP meant to fix them brought its own fraud and friction.

**400%**

rise in SIM-swap fraud from 2018–2022, letting attackers intercept OTP codes

Source: FBI / WJARR

**47%**

of consumers report frustration with delayed or mistyped OTP codes

Source: IDDataWeb

## Five Ways to Drop the Password

Each method removes the password but fits a different app and risk profile.

| | Best for | The catch |
|---|---|---|
| Biometrics | Fast, familiar device logins | Needs compatible hardware |
| Passkeys (FIDO2) | Phishing-resistant accounts | Breaks on older devices |
| Magic links | Rare, low-risk logins | Depends on inbox access |
| Authenticator apps | High-security accounts where SMS OTPs are the current baseline | Manual step drives drop-off |
| Silent Mobile Auth | Zero-input mobile verification | Needs cellular data |

## Match the Method to Your App

Match the method to how users actually use your product, not to a list of features.

| If your app is... | Lead with... |
|---|---|
| Mobile-first consumer (fintech, delivery) | **Silent Mobile Auth** passkeys when on Wi-Fi |
| High-value transactions (banking, crypto) | **Layer SMA + biometrics** step up above a risk threshold |
| Enterprise B2B SaaS (admin, dev tools) | **Passkeys** hardware keys for top accounts |
| Low-frequency services (gov, healthcare) | **Magic links** step-up for any PHI access |
| Hybrid desktop + mobile (e-commerce) | **Passkeys + biometrics** phase out SMS OTP fallback |

## Pitfalls That Sink Rollouts

Most failed rollouts repeat the same handful of mistakes.

- Treating fallback as an afterthought — every method fails sometimes.
- Assuming universal device support — passkey sync breaks on older hardware.
- Measuring login success only, not the full funnel.
- Leaving password-style recovery in place behind a passwordless front door.
- Ignoring carrier and regional coverage before committing to SMA.

## The 8x8 Passwordless Stack

8x8 mirrors the framework: a zero-friction primary, a reliable fallback, and a layer tying both to one user record.

**Silent Mobile Authentication**
Verifies SIM and device with the carrier in seconds, no user input.

**Verification API**
Multichannel OTP delivery with automatic failover to safeguard conversions.

**Descope CIAM**
Deliver seamless customer authentication and identity management, no code required.

## Rethink How Your Users Sign In

Explore Passwordless Authentication



## For more information, contact us at hello-cpaas@8x8.com or visit cpaas.8x8.com

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