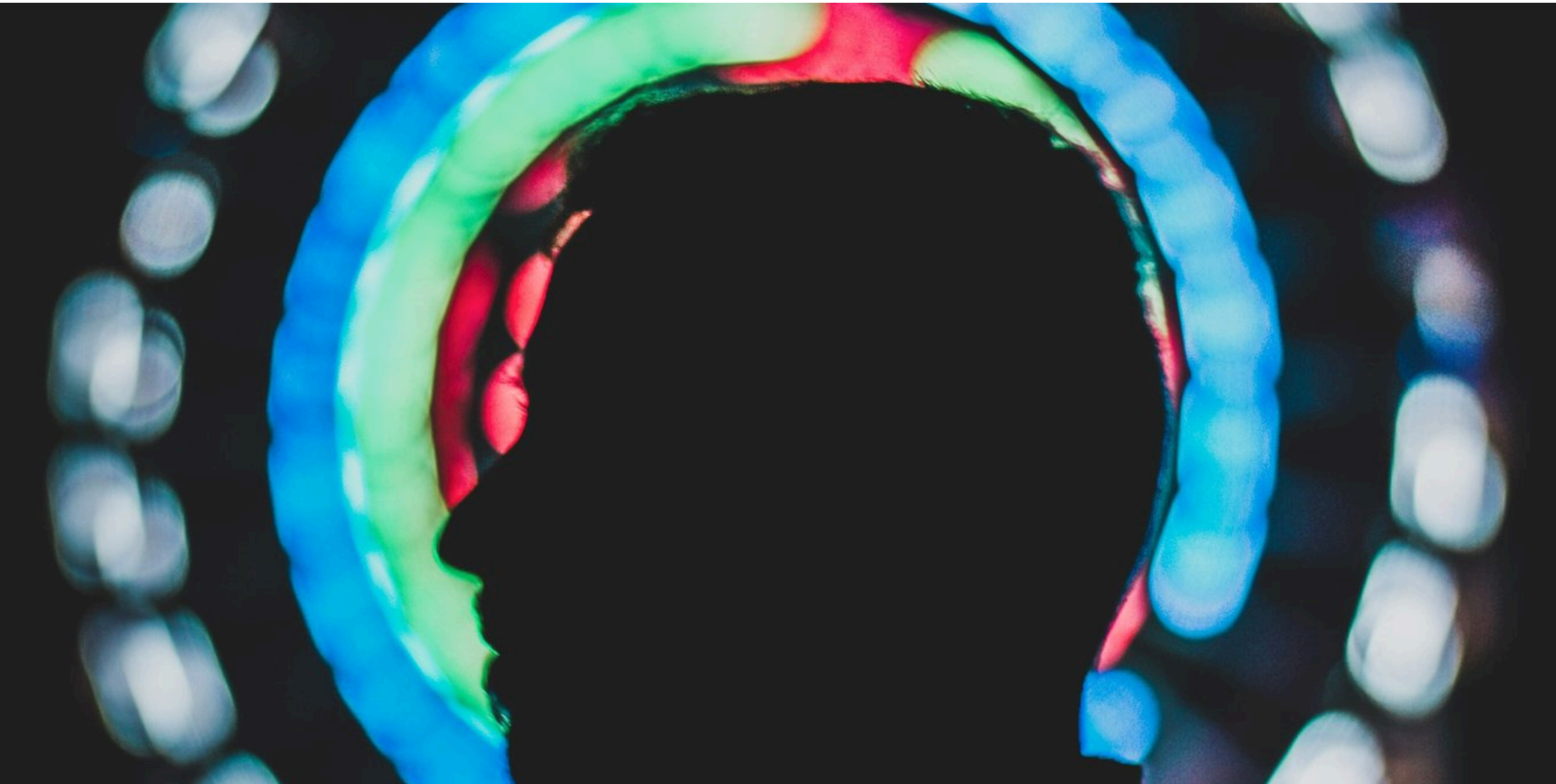


A man with glasses and a red shirt is sitting at a wooden desk in a bright office. He is looking thoughtful, with his hand to his chin. The desk has a computer monitor, a tablet, and some papers. There are two desk lamps, one of which is lit. Large windows in the background show a brick building outside.

## 8x8

# Guide to verification solutions for businesses of all sizes and types

The requirement for verification is not contingent on business size

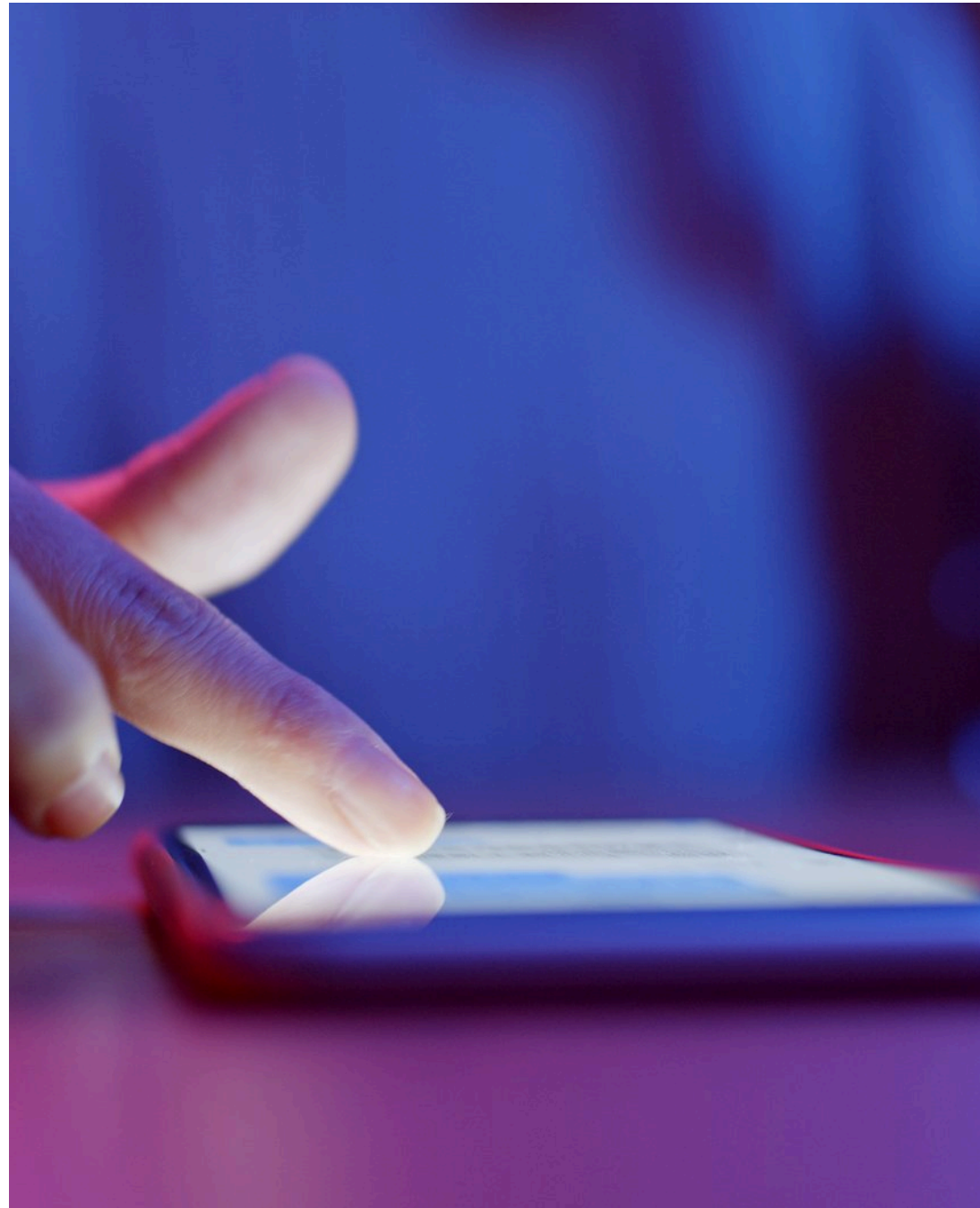


Stolen credentials: a growing threat to businesses big and small

# Stolen credentials are the leading cause of data breaches

According to Verizon's most recent [2024 Data Breach Investigations Report](#), the human element is responsible for 68% of all breaches, and of the three key paths (stolen credentials, phishing, and exploiting vulnerabilities) that malicious players use to access data, stolen credentials is by far the most common – especially for web applications.

Large organizations such as financial & insurance, information services, manufacturing, and retail companies that have high-value, saleable assets are obvious targets. So too are organizations that routinely collect and store extremely sensitive client information such as medical and educational services providers and governmental agencies.





## Smaller organizations are also attractive targets for bad actors

Large organizations are aware of their vulnerabilities and generally have teams of information security professionals who are dedicated to preventing breaches. And end users have become accustomed to the requirement for credentials verification through tools such as multifactor authentication when accessing online banking, government services, and leading e-Commerce sites, among others.

But credentials theft is not a problem for large organizations alone. Increasingly, smaller-sized businesses are being viewed as softer targets by bad actors because of their less robust security profiles. While ransomware remains the highest incidence form for smaller business attacks, compromised credentials are a close second, and unfortunately, such attacks can often mean the end of the smaller business.



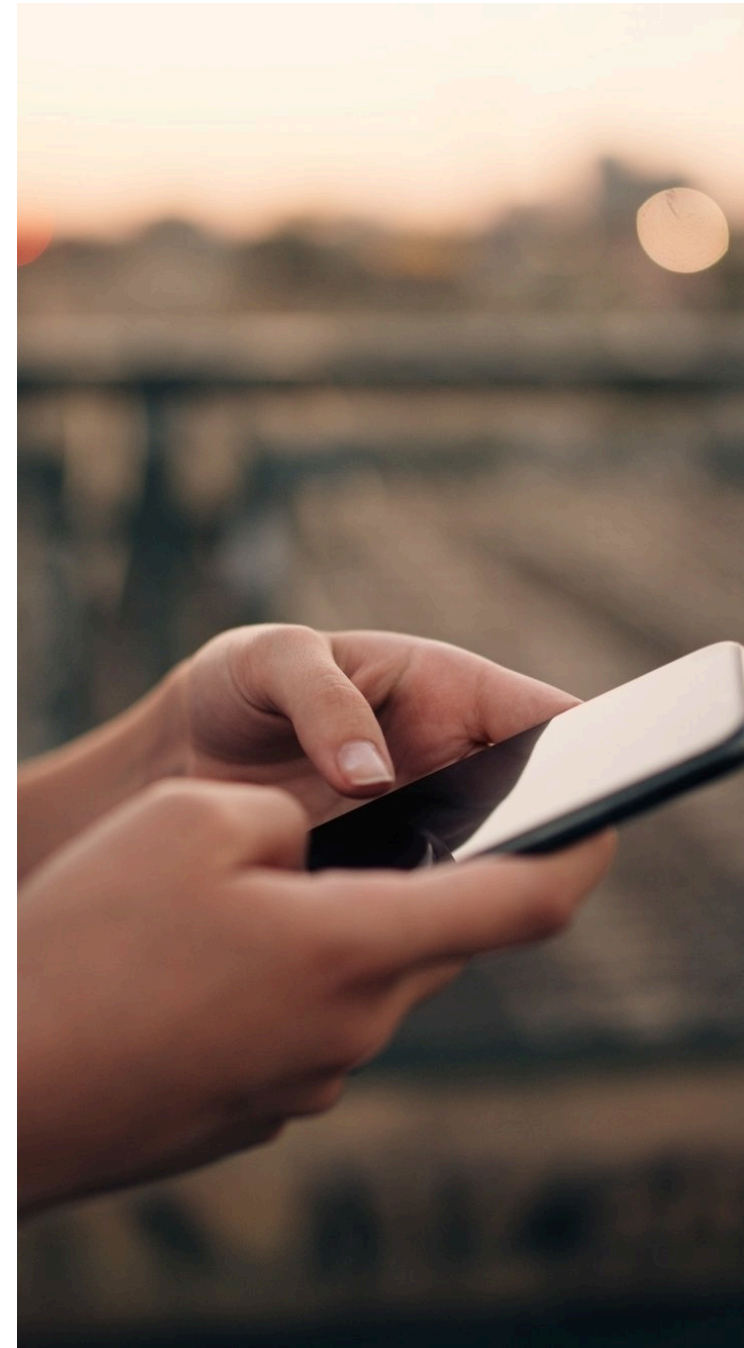
Poor verification experience can impact overall CX

# While identity confirmation is key to security, the verification process is important

Verifying that a user is who they say they are, prior to granting access to your platform or system, is paramount. But the verification process itself can have serious implications for your brand and/or your ability to retain customers or partners.

We've all had seamless identity verification experiences where an OTP is requested, generated, delivered immediately, input, and then access granted – it's great when it works.

Conversely, a 2FA experience where the OTP doesn't generate immediately, or is delayed, and the user inputs a dated OTP and is blocked from accessing a system, or locked out ... or where an OTP has to be re-requested, and then multiple OTPs arrive at once, creates a negative impression, not just of the verification process, but of the vendor or organization the user is trying to do business with.

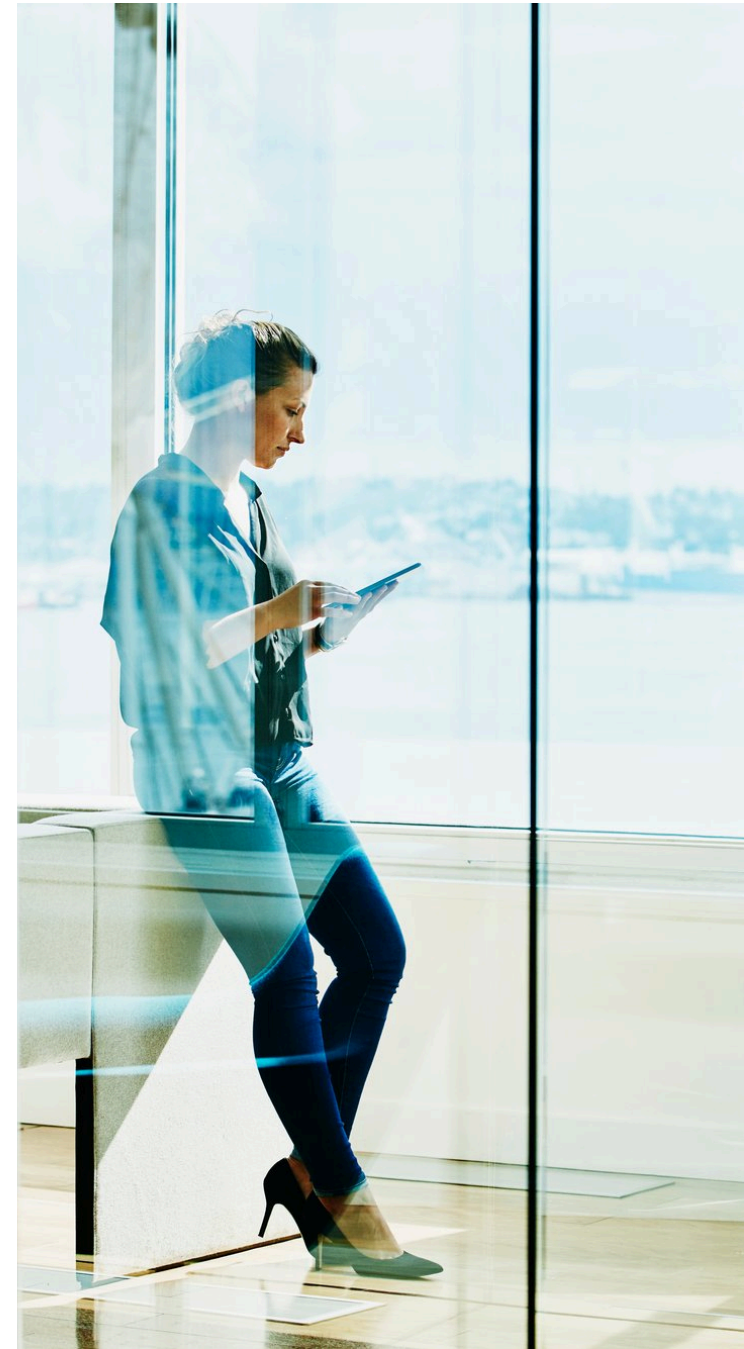


# Identity verification solution 'must haves'

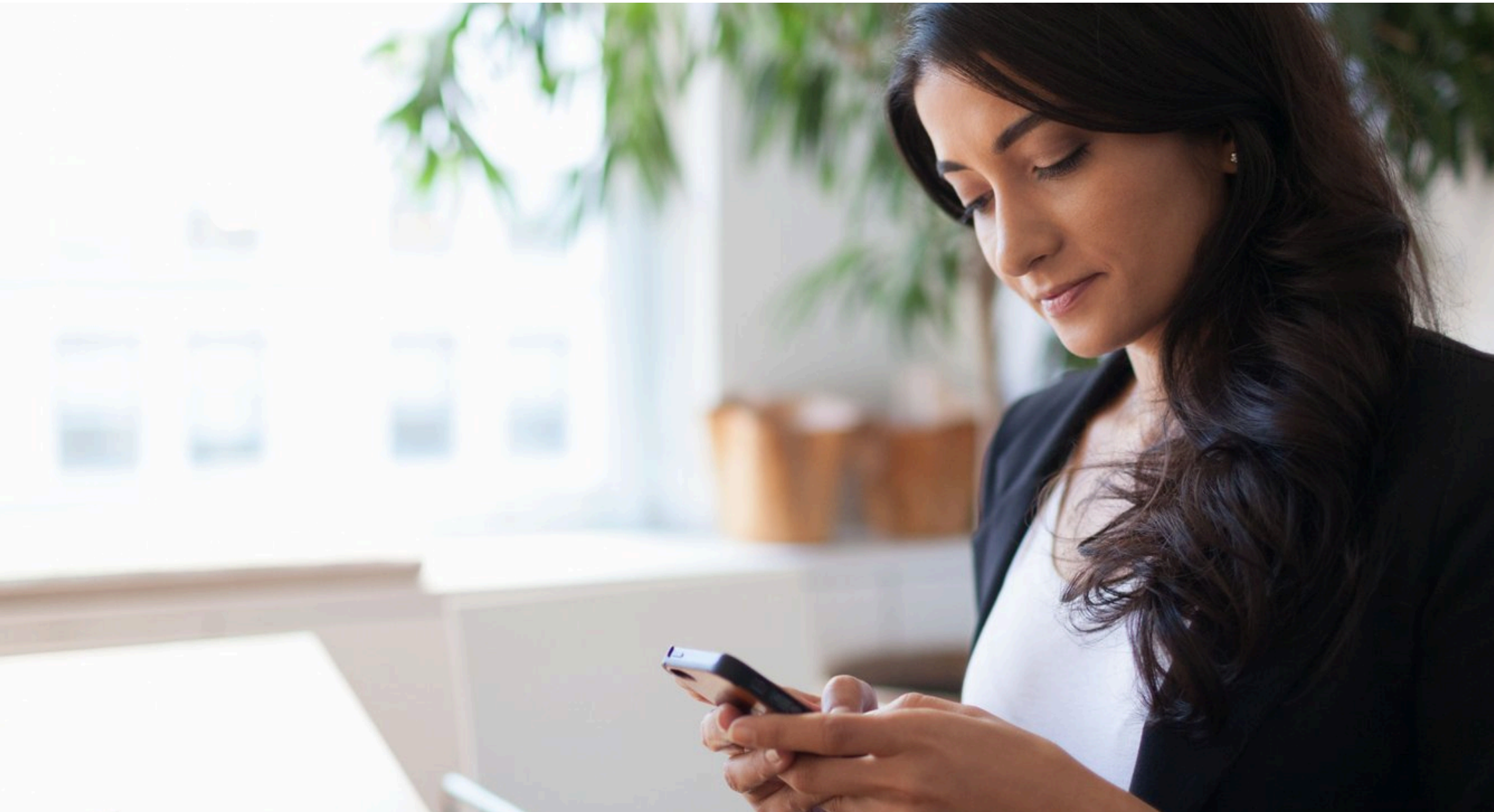
While an identity verification process should build trust, a poor verification experience does the opposite. [86% of customers will leave a brand](#) they previously trusted after two poor experiences.

To ensure a quick, seamless verification experience, select a verification solution that allows for:

- **Multichannel OTP delivery:** via SMS, WhatsApp, and voice
- **A high degree of customization:** the ability to customize sender ID and message in multiple languages
- **Complete security:** time-based one-time passwords (TOTP) using a fully secured algorithm (RFC 6238)
- **Full code-parameters control:** control over character count, content type, OTP validity duration, and minimum resending interval
- **Message monitoring/analytics:** for tracking sends, deliveries, and conversion rates



8x8



Verification solutions for all business sizes

# Solutions for companies regardless of the size of your security team

Securing your IT environment, and preventing the financial, regulatory, and reputational damage that will accrue to your organization in the event of a data breach is critical no matter what sector you play in or the size of your business. And performing identity verification in a quick, secure, seamless manner will ensure that minimal inconvenience for your customers.

8x8 offers [verification solutions](#) for organizations of all types and sizes to validate the identities of customers, partners, and counterparties:

**Verification API:** For any organization, but particularly small and mid-sized organizations that lack an authentication application

**Verif8 (OTP-as-a-Service):** A turnkey authentication solution for organizations that lack the budget to support an information security team and or the time/money to develop or procure an end-to-end verification platform

**Descopre:** A drag-and-drop customer authentication and identity management (CIAM) platform to empower businesses to easily improve user experience, enhance security, and eliminate identity silos.



# A verification security solution is the bare minimum every organization should deploy

According to Cisco's latest [Cybersecurity Readiness Index](#) report, identity management is ranked as the number one risk for potential cyberattacks.

As the first, and most foundational of Cisco's five pillars (identity/devices/network/applications/data) of cyber-readiness, some form of identity management solution has been implemented by 95% of companies of all sizes.

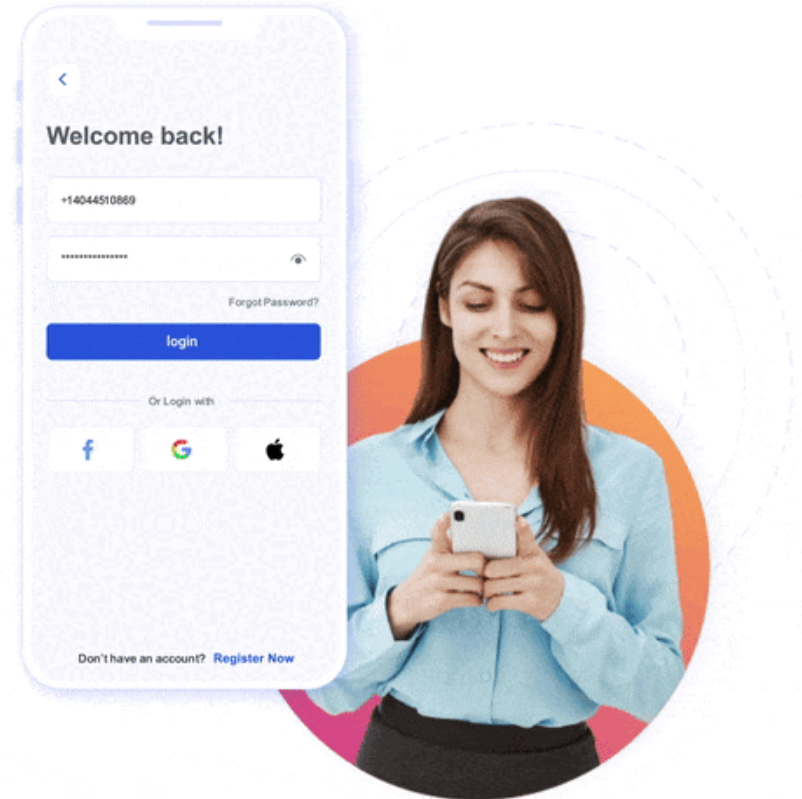
Yet, smaller organizations are the least-prepared (only 10% considered 'mature' from a security perspective). And of the 5% of companies with no current identity management solution, more than two-thirds (69%) report no intention to deploy one, and of those who DO intend to roll out identity verification, most expect it will take 1-5 years to do so.

Implementing a verification solution can be quick and easy.



# About 8x8 Verification

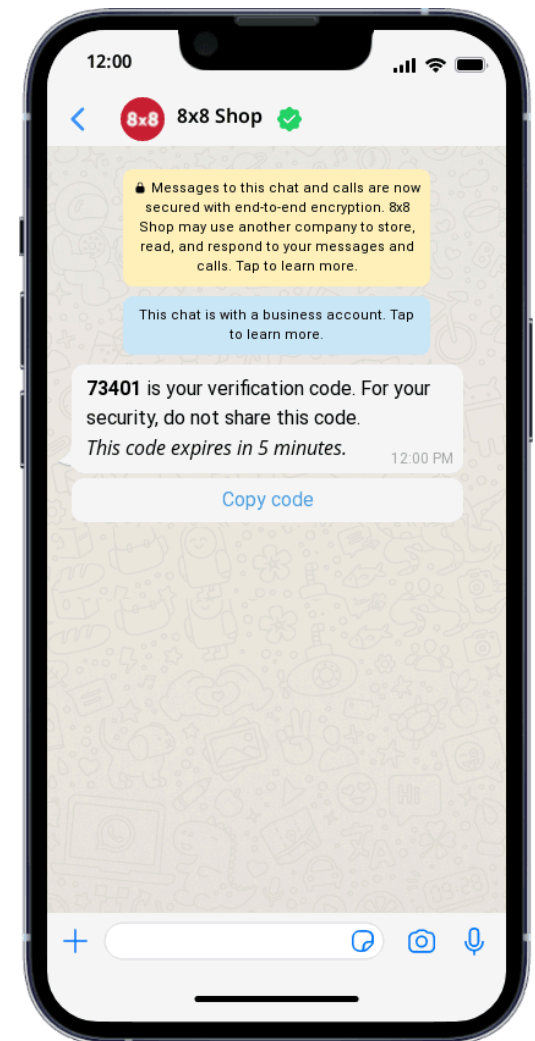
[8x8's Verification API](#) is the simplest, most cost-effective way to generate and deliver one-time passwords across multiple channels (SMS, Voice, WhatsApp, or email codes) to confirm user identity.



For smaller organizations, regardless of business type – retail, e-Commerce, education, travel services, on-demand services – where credentials validation is essential, it's perfect for:

- **Initial account set up/registration:** confirming user identity at the time an account is established via a one-time password (OTP) to prevent fake account creation
- **Login authentication:** adding an additional security step after login credentials are input to prevent password theft/account takeover, maintain account integrity, and enhance end user trust in your platform
- **Transaction verification:** ensuring user credentials for financial transactions via an OTP to protect against fraud
- **Account recovery/management:** quickly and securely validate users to minimize downtime for forgotten login credentials and confirm identity when user account details are updated

8x8 provides Sender ID management, OTP generation and validation, automatic fallback, and fraud monitoring – all via a simple API integration that allows you to quickly implement a robust verification process.

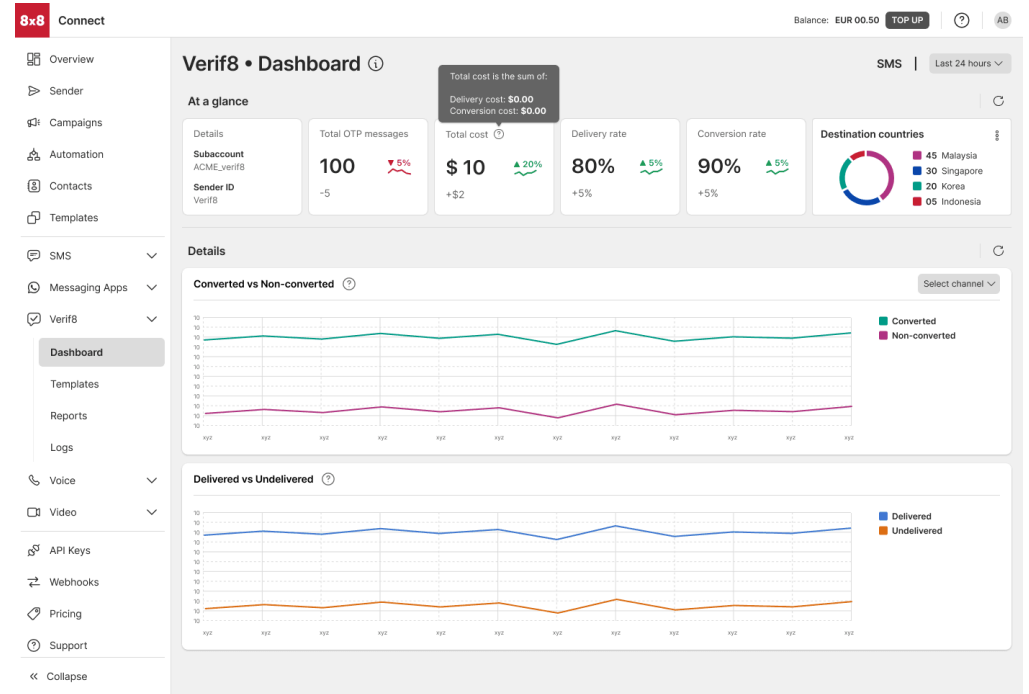


[Find out more about 8x8 Verification API](#)

# About Verif8

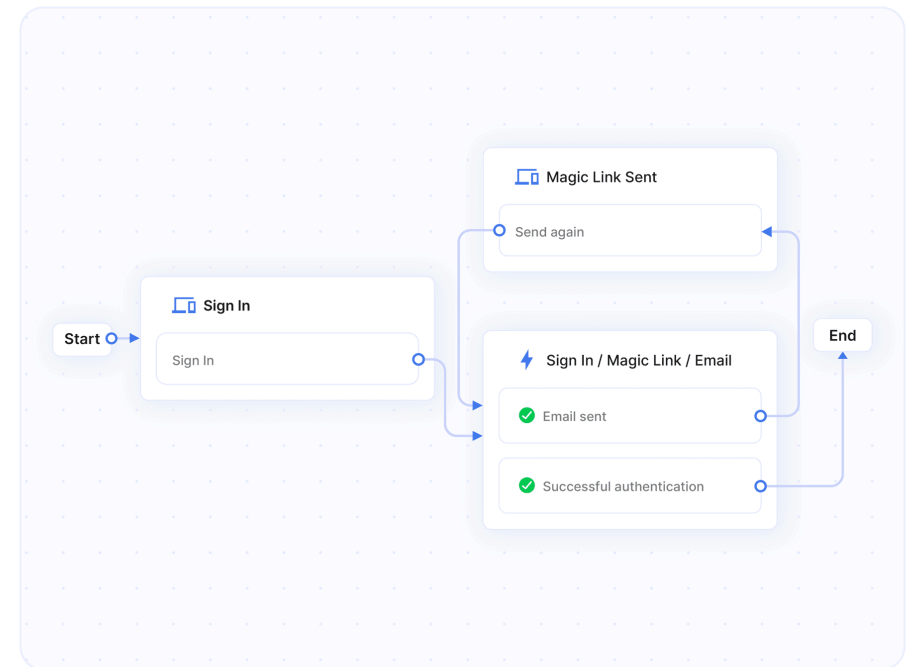
For companies that lack the budget and/or resources and want to get started right away, hosted 'as-a-service' verification solutions are a great option. 8x8 Verif8 (OTP-as-a-service) offers all of the benefits of 8x8's Verification API, in an affordable turnkey solution that comes with the advanced monitoring and tracking capabilities of the [8x8 Connect platform](#).

[Find out more about Verif8](#)



# About Descope – a Customer Identity and Access Management (CIAM) platform

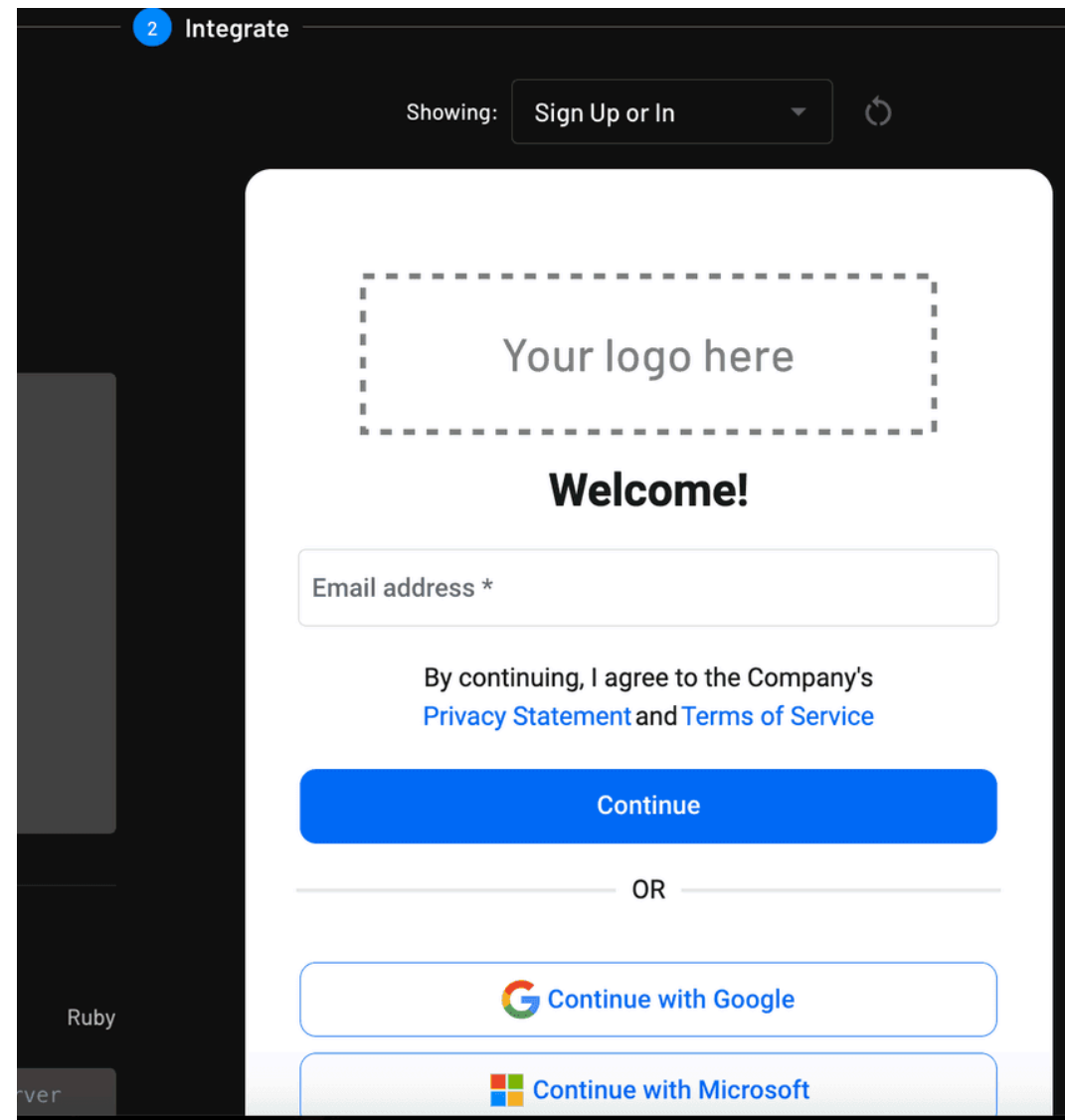
Organizations that seek a comprehensive solution that offers high-level security, a seamless customer experience, and reduced complexity in identity management should consider a customer identity and access management (CIAM) platform such as [Descopes](#).

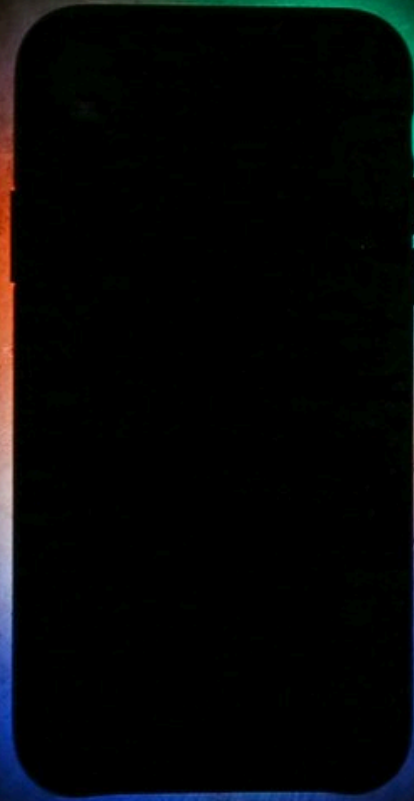


Descope offers a way to simply and flexibly implement frictionless, future-proof customer verification journeys while providing enhanced protection against fraud attacks and limiting development time and expense. Specifically, it allows for:

- **User Authentication:** for onboarding, retention, and enhanced security as well as passwordless authentication
- **Enhanced Multifactor Authentication (MFA):** risk-based, phishing resistant MFA and step-up authentication and enhanced protection against identity and account takeover (ATO) attacks
- **Authentication Augmentation:** the ability to add passkeys, MFAs, or other methods without changing your IdP to enhance security
- **B2B Enterprise Readiness:** through Single Sign-on (SSO), SCIM for cloud, and multi-tenancy identity management

[Find out more about Descope](#)





**The stolen credentials threat is real**

# Verification solutions mitigate that threat no matter the size of your business

Compromised credentials are a leading cause of data breaches for companies of all sizes. Verifying the identity of all users is the most effective way to thwart unauthorized access and the cascading security, financial, and reputational effects of data breaches.

The lack of an in-house 24/7 security team doesn't have to be an impediment to implementing identity verification. **8x8's Verification API** is a cost-effective way to quickly validate user identity that covers the most common needs to most organizations – login authentication, account set up and recovery, and transaction verification. **Verif8** offers those same capabilities in a turnkey solution that provides for advanced monitoring and analytics.

Organizations with multiple identity verification solutions already in their environments, or who need enhanced authentication/authorization capabilities and readiness for integration with other B2B service providers, will benefit from the end-to-end verification/authentication offered by the **Descope CIAM platform**.

[See 8x8 CPaaS](#)

Thank you for reading

# Guide to verification solutions for businesses of all sizes and types

[hello-cpaas@8x8.com](mailto:hello-cpaas@8x8.com)

