Wibmo Unveils 'Intelligent Authentication Suite' for Smarter and Safer Digital Payments

Category: Business

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At the Global Fintech Fest (GFF) 2025, **Wibmo, a PayU company,** unveiled its ground-breaking **Intelligent Authentication Suite,** revolutionizing digital payments authentication for banks and merchants. Wibmo's comprehensive and scalable stack combines three advanced technologies – **Web Passkey, Merchant-In App and Bank In-App Authentication**, enabling smarter, faster, scalable, and safer digital payments for India and the world.

OTP-based authentication has been cornerstone of digital payments security. However, the surging digital transaction volumes demand evolved authentication infrastructures that overcome challenges like OTP delivery failures, delays, and vulnerability to sophisticated fraud techniques. These challenges cost merchants dip in sales and create customer disputes, while banks struggle with high SMS expenses that have low success rates, leading to reputation damage.

"At Wibmo, our two decades of expertise in digital payments speaks for itself – weve authenticated billions of transactions and consistently set industry benchmarks for trust, security at scale, and customer experience. Our Intelligent Authentication Suite delivers the benefits of our leadership for leading banks and industry giants. We will enable the next frontier of innovation – pioneering the shift from traditional OTP-based methods to advanced biometric-first technology in India's digital payments ecosystem," said **Shailesh Paul, CEO, Wibmo**.

Introducing the Intelligent Authentication Suite

In line with the RBI's new guidelines on risk-based authentication beyond the current two-factor standard, the Intelligent Authentication Suite offers an alternative to OTPs through secure biometric-first authentication, offering financial institutions and merchants a comprehensive solution for unprecedented security, speed, and user experience. The suite encompasses the following key integrated solutions:

Wibmo Passkey in collaboration with Mastercard:

Wibmo has collaborated with Mastercard to introduce an industry-leading Passkey authentication solution, designed for phishing-proof, biometric-based authentication using fingerprint, Face ID, or PIN. A passkey is a secure digital credential stored on a customer's device, protected by biometrics or device-supported authentication methods. It uses public key cryptography: the private key remains on the customer's device, while the public key is held by the authentication provider. Passkey works seamlessly across payment methods.

The solution combines Mastercards global network security with Wibmo's expertise in authentication, enabling transactions in under 12 seconds, about 80% faster than traditional OTP flows while ensuring robust protection against phishing and credential threats.

"At Mastercard, we remain committed to shaping the future of secure and seamless digital payments. As the first payments network to introduce passkeys in India, we recognize this as a pivotal advancement in authentication innovation. By integrating Mastercard's global security infrastructure with Wibmo's deep expertise in payments technology, we're enabling biometric-first authentication experience that's faster, safer, and more intuitive — setting a new benchmark for digital trust in India's payments ecosystem," said **Satya**

Padhiary, Vice President, Business Development, South Asia, Mastercard.

Flash Pay – Merchant In-App Authentication

Flash Pay is an easy plug-and-play solution that brings biometric-first authentication to checkout, enabling secure payments in under 10 seconds via face or fingerprint recognition, with OTP as a fallback for seamless completion. It offers enhanced control over customer authentication for banks, enabling verification of the user within the merchant-app itself, whereas for merchants, it improves customer satisfaction and boosts repeat business behavior.

At the core of the Intelligent Authentication Suite are two more solutions, **Wibmos Smart Orchestration engine** and **Bank In-App authentication via SDK and API**. Smart Orchestration selects the best authentication method based on Access Control Services (ACS) capabilities, merchant needs, risk assessment, and user behavior for stronger security, higher approval rates, and frictionless customer experience. The **Bank In-App authentication solution** delivers seamless online card payments by allowing users to authenticate themselves on their banks application.

About PayU

PayU, Indias leading diversified fintech platform with Prosus as an investor, operates businesses that are regulated by the Reserve Bank of India and offers advanced solutions to meet the digital financial services needs of customers (merchants, banks, and consumers). PayU provides payment gateway solutions to online businesses through its cutting-edge and award-winning technology and has empowered 4.5 lakhs+ businesses, including Indias leading enterprises, e-commerce giants and SMBs. It enables businesses to collect digital payments across 100+ online payment methods such as Credit Cards, Debit Cards, Net Banking, EMIs, pay-later, QR, UPI, Wallets, and more. Its a preferred partner in the affordability ecosystem, offering

the maximum coverage of issuers and easy-to-implement integrations across card-based EMIs, pay-later options and new-age cardless EMIs. PayU offers e-commerce brands best-in-industry success rates while ensuring a seamless checkout experience.

Wibmo, a PayU company, is a global full-stack PayTech company and an industry leader in payment security and digital payments in emerging markets. Wibmo provides market leading authentication and risk TSP services to leading banks in India and 30+ countries.