

Navigating the UAE's New Authentication Mandate with HYPR

The Future of Secure Banking is Here. Are You Ready to Lead?

The Central Bank of the UAE (CBUAE) has established a new standard for digital trust, **mandating that financial institutions phase out SMS and email-based One-Time Passwords (OTPs) by March 2026**. This directive is a direct response to the growing financial and reputational risk posed by phishing, SIM-swapping, and other attacks that exploit legacy authentication.

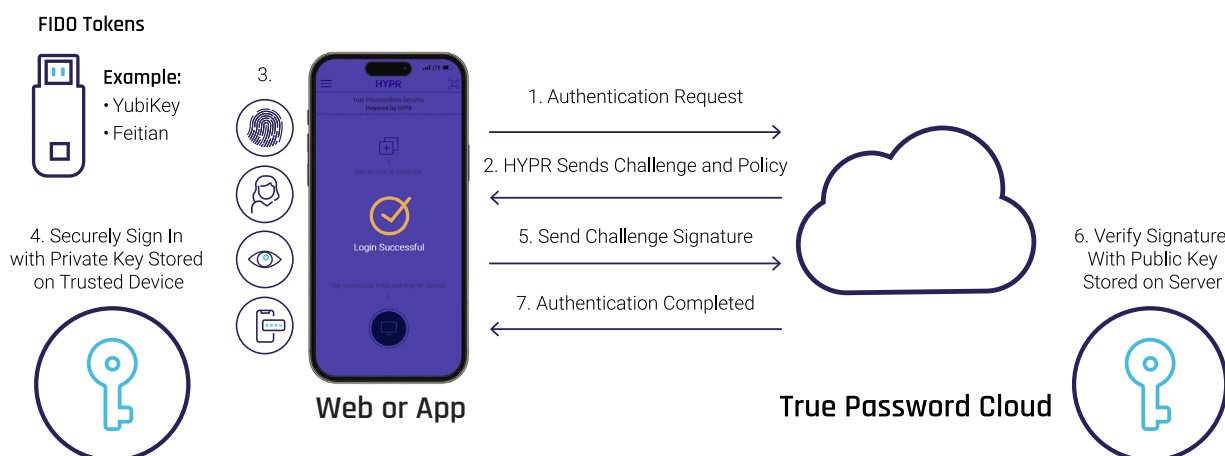
For the leadership of the UAE's financial institutions, this is more than a compliance mandate. It is an opportunity to fortify your institution against modern threats, streamline operational costs, and deliver the world-class digital experience your customers now expect.

HYPR's CIAM Solution: A Holistic Approach to Customer Identity

Our Customer Identity and Access Management (CIAM) solution, powered by passkeys, provides a unified framework to secure and simplify the entire customer journey.

Why Passkeys are the Ideal Solution for the UAE Mandate:

- Phishing-Resistant:**
 Passkeys are cryptographically bound to your services, neutralizing the primary attack vector for financial fraud
- Strongest Security:**
 By eliminating shared secrets like passwords, you fundamentally reduce your attack surface, satisfying the most stringent risk and compliance requirements while protecting sensitive customer data
- Seamless Customer Experience:**
 A frictionless login increases digital channel adoption and engagement
- Reduced Operational Costs:**
 Passwordless authentication slashes password-related help desk inquiries and rising cost of SMS delivery, lowering your total cost of ownership (TCO) and freeing up valuable IT resources for innovation



The HYPR Advantage:

- **Frictionless Onboarding:** Securely register new customers and establish trust from the very first interaction, accelerating their transition to high-value digital clients
- **Effortless Authentication:** Deliver a consistent, best-in-class login experience across all your digital properties, reinforcing your brand's commitment to innovation and ease of use
- **Secure Transactions:** Protect high-value transactions with seamless, biometric authentication that prevents fraud without adding unnecessary friction for your customers
- **Proven ROI:** HYPR is the trusted partner to the world's most demanding financial institutions, including two of the four largest US banks, delivering measurable results in fraud reduction and operational efficiency
- **Enterprise-Grade & FIDO Certified:** Our solutions are built on FIDO standards, the industry benchmark for secure authentication, and are architected for the scale, reliability, and security your institution demands
- **Accelerated Time-to-Market:** Our flexible SDKs and APIs enable rapid and seamless integration with your existing infrastructure, minimizing disruption and ensuring your institution leads the market in this transition

About HYPR

HYPR, the leader in passwordless identity assurance, delivers comprehensive identity security by unifying phishing-resistant passwordless authentication, adaptive risk mitigation, and automated identity verification.

Trusted by top organizations including two of the four largest US banks, HYPR ensures secure and seamless user experiences and protects complex environments globally.

Take the Next Step

Contact your HYPR representative for a strategic briefing on how to leverage this mandate to mitigate risk, drive growth, and secure your position as a leader in the UAE's financial sector.

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