

# TheGRID – Frequently Asked Questions (FAQ)

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## What is TheGRID?

TheGRID is a user device identification and authentication solution, which typically complements any existing access control authentication measures such as website login authentication or transaction authentication.

## What is TheGRID for?

TheGRID is used for two primary purposes:

- To stop identity theft – as a countermeasure to online identity theft and frauds (such as "phishing"), by providing two-factor authentication and optional mutual authentication.
- To stop subscription sharing – as a control measure to prevent sharing of paid online subscription services, by identifying and limiting the devices used to access the subscription account.

## Who would need TheGRID?

- Financial institutions – to provide two-factor authentication for online financial transactions and to comply with regulatory requirements.
- Government – to provide additional access protection to confidential information.
- Online subscription business – to prevent excessive sharing of paid accounts.
- Any online business website that requires additional authentication during login or prior to a transaction.

## What are the key benefits of TheGRID?

- Effective – TheGRID is a truly workable solution to battle the issue of identity theft or subscription sharing.
- Easy – TheGRID is easy to implement, easy to deploy and easy to use.
- Affordable – TheGRID offers a cost-effective solution with a low total cost of ownership.

## How is TheGRID different from other alternative solutions?

TheGRID has the following advantages over alternative solutions:

- TheGRID addresses not only the common identity theft techniques such as phishing, but also the more advanced man-in-the-middle attacks which are known to defeat other two-factor authentication solutions such as hard tokens and SMS tokens.
- TheGRID is based on web technologies, allowing rapid integration with any existing web applications, hassle-free over-the-web deployment to millions of users and minimal user learning.
- TheGRID requires minimal startup investment, with no end-user hardware distribution and maintenance, and at the same time, offers flexible subscription packages to fit any budget.

## How does TheGRID stop identity theft?

TheGRID implements two-factor authentication using the user's device as the additional proof of user's identity. By registering the set of devices used by the user to access the website and associating the set of devices to the user's login ID, two-factor authentication is achieved by uniquely identifying the user's device and verifying it with the list of registered devices for that particular user. The device registration process can easily be incorporated seamlessly into a website's existing login workflow.

## How does TheGRID stop subscription account sharing?

TheGRID enforces account sharing restrictions by imposing a limit to the number of devices allowed for each subscriber account. Unauthorized account sharing now becomes extremely inconvenient because these users typically do not share their physical computers and they might not even be within a localized geographic location. The time-sharing of the subscription account is no longer possible.