Entrust IdentityGuard for Financial Institutions

Securing Customer Identities & Transactions

Entrust provides more than a simple one-step means of protecting the world’s largest and most respected financial institutions (FI).

By offering a multilayered authentication platform — consolidating identity-based security across the enterprise and providing flexible deployment options — Entrust helps the world’s trusted banks solve the most daunting security challenges.

Trust at Risk

Highly publicized identity breaches, combined with ongoing identity attacks like phishing, man-in-the-browser (MITB) and other malware, have caused some of the world’s largest banks and FIs to not only lose millions of dollars from illegal transactions and law suits, but also customer trust.

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Regulatory Compliance

With a dramatic rise in the number of malicious malware-based fraud attacks, FIs are under more pressure than ever. Mounting regulatory pressure — to improve the security and privacy of online transactions and customer data — has national and global banks finding themselves at a crossroads atop the security landscape.

Banking is Mobile

Mobile devices empower customers to secure online transactions and defeat malicious fraud attacks that highjack accounts. Embrace the promise of safe, convenient and always-in-hand solutions to secure identities and transactions across various environments. Reduce business risk and introduce new, innovative transactional services that improve the customer experience. It’s a true differentiator in an already competitive marketplace.

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Layered Security

Entrust’s unique layered strategy enables banks to quickly deploy and build a security framework that not only provides strong protection for varied customer groups, but also evolves across multiple access channels (e.g., mobile online, ATM) to provide end-users with a seamless, powerful solution that helps enhance a bank’s posture in the market.

Product Benefits

- Core to layered security framework to secure transactions and identities for banks and financial institutions
- Serves as a single management platform to secure mobile, cloud, physical and logical access
- Helps consolidate security initiatives to simplify management, reduce costs and ease end-user inconvenience
- Integrates into existing infrastructure as part of a co-deployment migration strategy
- Provides proven protection against man-in-the-browser attacks
- Cost-effective for large deployments in consumer, enterprise or business-banking environments
- Built on decades of experience in securing identities for the world’s largest banks and governments
Proven Authentication for Banks & FIs

The Entrust IdentityGuard software authentication platform is a comprehensive security framework that serves as the foundation of a complete identity-based security environment. The solution enables organizations to deploy strong, risk-based authentication to properly secure banking customers.

Entrust’s authentication framework drives significant value for financial institutions, banks, brokerage houses and investment firms. This approach not only helps manage all authentication needs, but also provides advanced capabilities unique to the market.

STRONG AUTHENTICATION

One of the pillars of the Entrust solution, risk-based authentication identifies situational risks and adapts in real-time. And Entrust’s comprehensive line of authenticators may be managed on a single platform, providing the versatility to adapt as threat vectors evolve.

The use of specific authenticators may be defined via back-end policies that can be tailored per applications, per groups. A simple policy change may seamlessly adjust the authentication behavior of all applications — instantly with no front-end changes. Financial institutions may even mix and match authenticators depending on specific customer needs.

CO-DEPLOYMENT

Over time, security-conscious financial institutions have implemented various authentication systems. A common challenge amongst these organizations is to upgrade or transition these solutions to meet today’s needs.

To help streamline migration from older technology, Entrust IdentityGuard facilitates an easy transition to a comprehensive authentication framework by allowing for co-deployed environments. This enables FIs to efficiently move to Entrust IdentityGuard — smoothly and effortlessly.

APIs

The Entrust IdentityGuard solution comes with a dual set of rich APIs that covers banks’ authentication and administrative needs. Regardless of the application being integrated, this change can be completed with extreme ease and, more importantly, adapts to the workflow and environment of a given application.

In short, FIs existing applications easily integrate with Entrust IdentityGuard’s strong identity authentication framework.

FEDERATION & CLOUD

As more and more applications and services are being delivered via the cloud, the proliferation of identities introduces new challenges.

The Entrust IdentityGuard Federation Module may easily be deployed to secure single sign-on solutions with proven two-factor authentication. This approach allows a single identity to be used for all cloud applications.
Transaction Verification & Out-of-Band Security

Entrust IdentityGuard features software-based, one-time-passcode authentication, as well as out-of-band transaction verification, on today’s leading mobile platforms, including Apple iOS, BlackBerry and Google Android.

Defeat man-in-the-browser attacks and compromised desktops with out-of-band channels for authentication and notification. Leverage out-of-band channels and mobile devices to increase security during online transactions. Asking customers to verify transactions — either all or those that meet a certain risk threshold — greatly reduces the success of fraud attacks.

More Authenticators, One Platform

Entrust’s authentication capabilities include smartcards and USB tokens, soft tokens, grid cards and eGrids, IP-geolocation, questions and answers, mobile smart credentials, out-of-band one-time passcode (delivered via voice, SMS or email), and a range of one-time-passcode tokens.

Need a Solution?

Entrust Behavior-Based Security for Customer Identities & Transactions

Secure Your Customers
Entrust IdentityGuard provides mobile security capabilities via distinct solution areas — mobile authentication, transaction verification, mobile smart credentials and transparent authentication technology with an advanced software development kit (SDK).

### Mobile-Based Security

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<tr>
<th>MOBILE SECURITY TECHNOLOGY</th>
<th>DESCRIPTION</th>
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<tr>
<td>Mobile Authentication</td>
<td>Leverage mobile devices as a second factor of authentication for computer access or to provide secure access to a network from a mobile device.</td>
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<tr>
<td>Transaction Verification</td>
<td>Real-time transaction verification — right on a user’s mobile device — is one of the most secure, easy-to-use methods of stopping malware and online fraud.</td>
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<tr>
<td>Mobile Smart Credentials</td>
<td>Transform the most popular mobile devices into smart credentials via PIV-based certificate authentication for physical and logical access. Or use certificate-based authentication for users accessing corporate networks or applications.</td>
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<tr>
<td>Software Development Kits</td>
<td>Embed transparent authentication into mobile banking apps, enable the display of one-time passcodes for secure online sessions and more — all with Entrust’s easy-to-use SDKs.</td>
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Entrust IdentityGuard: Advantages for Financial Institutions

Entrust IdentityGuard provides an effective defense against a range of online attacks, including phishing, man-in-the-browser and other malicious malware. With the ability to authenticate users at login, as well as at the transaction level, financial institutions can be more confident about the protection of customers from online identity fraud.

Entrust delivers a range of authentication capabilities that can enable strong authentication without requiring client-side software, hardware or significant changes to the user experience.

**Advanced Channel Protection**
Entrust IdentityGuard is readily extendable to other delivery channels including interactive voice response (IVR), mobile and in-person transactions. In addition, the flexibility of the platform enables organizations to easily accommodate accessibility requirements of a diverse consumer population, including the visually impaired.

**Self-Service Convenience**
The Entrust IdentityGuard Self-Service Module helps reducing cost and maximize identity management with an intuitive, rich and easily adaptable self-service module.

**Simple Migration, Mass Deployment**
The Entrust IdentityGuard solution is designed to work in an organization’s existing environment with little impact to the current infrastructure.

The platform leverages Web services standards for application integration and supports leading database and directory environments for user repositories. It is designed for highly scalable consumer deployments and takes into account the availability and service levels required in these environments.

Entrust also provides enhanced reporting that allows Administrators to run system and user reports from the platform’s console — an efficient management method that greatly improves the user experience.
Integrating Fraud Detection & Strong Authentication

The platform, combined with the Entrust TransactionGuard real-time fraud detection solution, provides a true integrated strong authentication and fraud detection framework for financial institutions, banks and investment firms of all sizes. This advanced approach focuses on three key differentiators.

**Layered Security**

By using specific overlapping security capabilities, including authentication, fraud detection and transaction verification, financial institutions can easily deploy a risk-based solution that identifies risk and adapts in real time.

**Consolidated Framework**

With the comprehensive consolidation of authentication solutions, financial institutions are able to comply with various domestic and international regulatory requirements; meet the specific authentication needs of specific user groups or channels (e.g., mobile, cloud, online); secure in-house and cloud-based applications; simplify management; and reduce the total cost of ownership.

**Deployment Flexibility**

Entrust’s framework easily integrates into existing application infrastructure and provides a variety of deployment options depending on specific IT challenges. This provides financial institutions with a concise migration strategy to reduce inconvenience, end-user frustration and costs.

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A trusted provider of identity-based security solutions, Entrust secures governments, enterprises and financial institutions in more than 5,000 organizations spanning 85 countries.

Entrust’s award-winning software authentication platforms manage today’s most secure identity credentials, addressing customer pain points for cloud and mobile security, physical and logical access, citizen eID initiatives, certificate management and SSL.

For more information about Entrust products and services, call 888-690-2424, email entrust@entrust.com or visit www.entrust.com.

**Company Facts**

Website: www.entrust.com
Employees: 399
Customers: 5,000
Offices: 10 globally

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