Entrust Datacard™

Entrust TransactionGuard for Real-Time Fraud Detection

Detecting & Defeating Cross-Channel Fraud

Advanced cyberthreats targeting global and national financial institutions are growing in frequency and sophistication. Regulatory and market pressures, regardless of geographic region, further strain banks' ability to dedicate the necessary time and resources to properly defend against malicious malware and advanced fraud threats.

With a long-standing focus on the authentication and fraud market, Entrust helps globally trusted FIs fight fraud in real-time with the most comprehensive fraud-monitoring framework that provides the deployment flexibility to monitor transactions across varied applications, user communities and multiple access channels.

Detect, Defend & Adapt

Entrust TransactionGuard has evolved from a real-time, transaction-monitoring system to a state-of-the-art platform that blends a number of approaches for an integrated framework to help financial institutions detect, defend and adapt to the fast-paced fraud landscape.

Integrating Strong Authentication

Entrust TransactionGuard works seamlessly with Entrust IdentityGuard to layer security — according to access requirements or the risk of a given transaction — across diverse users and applications. Detect fraud without invasive integration with existing online applications and step-up authentication controls only when dictated by elevated risks.

▶ **entrust.com/authentication**

Zero-Touch Security

Unlike competitive offerings limited to transaction-based fraud detection, Entrust TransactionGuard analyzes all points of interaction with the user on a website, allowing organizations to gain a complete picture of potentially fraudulent behavior. The zero-touch approach enables rapid deployment into complex environments, no invasive integration with banking applications, and does not impact the end-user experience.

Regulatory Compliance

Coupled with Entrust IdentityGuard and out-of-band transaction verification, Entrust TransactionGuard provides unmatched layered security that's aligned to the recommendations of the Federal Financial Institutions Examination Council (FFIEC) and leading FI security analyst firms.

Solution Benefits

○ Integrates with Entrust IdentityGuard to form a comprehensive security framework that helps address regulatory guidelines for layered security protection

○ Provides comprehensive fraud-monitoring for user and transaction anomalies

○ Enables real-time, risk-score calculations to immediately detect and stop advanced fraud attacks

○ Offers unmatched deployment flexibility to tie seamlessly into complex IT environments and quickly react to new attack vectors

○ Includes Rich APIs to integrate and co-deploy with existing authentication and fraud detection solutions as required for a smooth migration strategy

○ Delivers integrated case management, forensic and reporting capabilities that span the entire transaction session

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Real-Time Fraud Detection Architecture
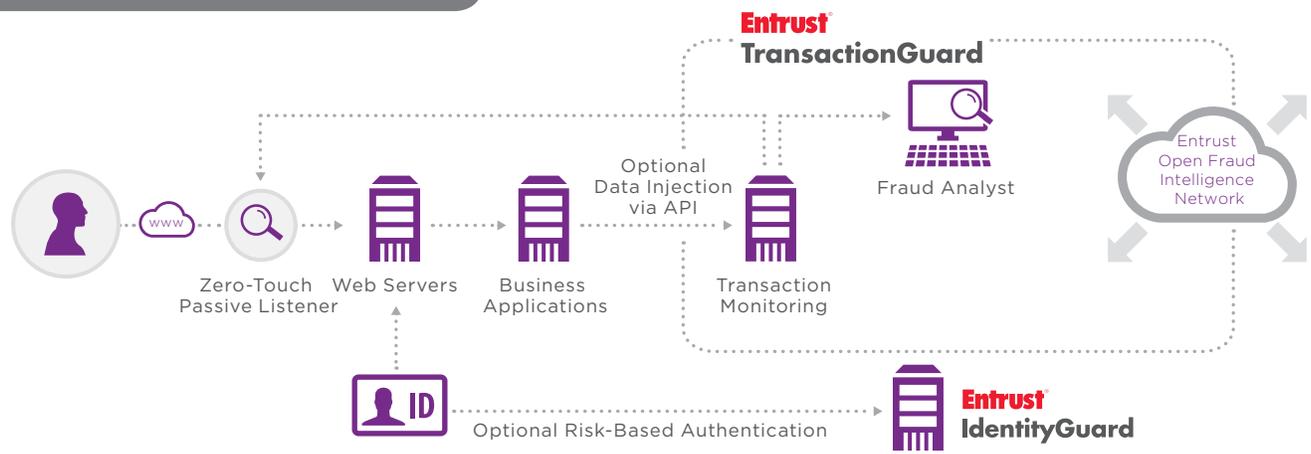
Comprehensive security for FIs. Entrust provides a proven architecture that delivers real-time fraud detection, risk-based authentication and critical information-sharing capabilities.

Solving a Complex Challenge

FIs are still learning to manage the explosive growth of the online and mobile channels — and how to best secure related access and transactions. These challenges are compounded by the complex nature of existing fraud detection and security infrastructures — typically silo approaches with separate, single-purpose solutions that only analyze fraud from a narrow point of view.

More than "Front-Door" Monitoring

Entrust's fraud-detection solution provides detailed "front-door" monitoring from the moment a user hits the website to full "in-session" analysis with the ability to monitor both transactional data and underlying HTTP(S) access data.

This information includes navigation speeds and patterns, IP address anomalies, and even detection of user-agent strings and HTML-injection attacks. A truly comprehensive fraud-monitoring approach to detect and defend against today's most sophisticated attack vectors.

Real-Time Transaction Interdiction

Entrust provides real-time protection by transparently monitoring user behavior to identify anomalies, then calculating the risk associated with a particular transaction. If a risk is identified, step-up authentication can be automatically invoked — leveraging Entrust IdentityGuard — to complete the transaction.

This not only eliminates the need for fraud analysts to manually contact customers, but helps ensure smooth, immediate transaction completion improving the end-customer experience.

Proactive Malware & MITB Safeguards

High-risk transactions are managed according to business procedure and the level of risk in real-time. Alert generation, case reporting and workflow tools enable an organization to investigate and stop fraudulent transactions before they clear or approve legitimate business, without impacting the user — all necessary tools to help stop man-in-the-browser attacks.

Enterprise-Wide Fraud Framework

Entrust TransactionGuard monitors an array of varied applications across the enterprise, each supporting a distinct (or shared) fraud model. Leveraging a single tool to manage and monitor fraud, across the enterprise, provides economies of scale. This empowers each application owner to build a fraud model tuned to specific business characteristics and needs.

Cross-Channel Monitoring	Deep Fraud Analysis
As banks consolidate varied access channels to an XML/HTTP-centralized view of client activity, Entrust TransactionGuard can monitor fraud across each separate channel. The solution's powerful HTTP-monitoring can extract countless data elements.	Entrust TransactionGuard offers an embedded case-management module that provides fraud analysts with powerful tools to monitor and investigate new fraud cases. The system supports group-based policies so fraud teams only view and manage incidents related to their customer base.
This capability provides unmatched flexibility on how to analyze and detect anomalies across a broad range of HTTP-based channels including online, mobile, ATM and others. Data may then be collated across channels for true 360-degree insight to account activity.	Included comprehensive tools enable deep insight to fraud threats for individual user accounts or across the entire user population. Entrust TransactionGuard can exchange (i.e., import and export) data with external fraud systems, ensuring that disparate fraud-monitoring solutions are integrated to a single framework for managing online fraud.

Deployment Agility & Flexibility

Entrust TransactionGuard is offered in an on-premise deployment model and provides customers with a range of options to meet the needs of the most complex IT architecture. With a variety of options to capture transactional data and integrate with third-party systems, Entrust TransactionGuard provides the flexibility to implement a new fraud framework with minimum IT impact and or requiring the displacement of existing systems.

Contingency Capabilities
The solution incorporates native server-redundancy, disaster-recovery and load-balancing capabilities. It provides an architecture that meets the most demanding scalability requirements across a range of disparate user groups, business applications and geographic locations.

Easy Integration
Quickly introduce new applications and start monitoring fraud rapidly. Entrust TransactionGuard zero-touch monitoring allows transactional data to be monitored without complex or expensive direct integration to banking applications or deployment on end-user endpoints. Adding new applications or incorporating new data feeds is a quick process providing banks with the agility to stay on top of fraud threats.

Rich API Abilities
For organizations with challenging data center requirements, application nuances or a need to integrate external system data, Entrust TransactionGuard supports rich fraud APIs that enable transactional data, external feeds or third-party fraud alerts to be injected into the fraud model.

Speed & Adaptation
With today's fraud landscape changing at an incredible pace, it is even more important that a proven fraud detection solution evolves and adapts quickly to meet ever-changing requirements. Entrust's solution provides incredible system agility — whether to deploy a fraud mitigation technique to defend against a new threat vector or to distribute a new authentication mechanism to a large user base without a whole-scale system change.

Behavior Patterns
Entrust TransactionGuard includes an out-of-the-box library of behavior pattern baselines and supports easily customizable business rules, including the ability to download on-going updates posted on the Entrust Open Fraud Intelligence Network (OFIN) website. This helps significantly decrease the time between initial deployment and full operation.

Real-Time Monitoring & Risk Control

Entrust TransactionGuard transparently monitors user behavior to identify anomalies, then calculates the risk associated with a particular transaction — all seamlessly and in real time. Using customizable, pre-built fraud rules and transaction signatures, the solution helps identify anomalies such as:

- A user login from an unknown machine

- A user login from a risky IP address

- A user login from unknown locations or unlikely distances

- Transaction executions that are unusual for the user or part of a suspicious system-wide pattern

- Varied man-in-the-browser attack vectors — in real time

Monitor retail, mobile and commercial banking, and even any internally facing Web-based applications, simultaneously and in real-time. All analysis is done transparently, is instantaneous and does not require the application to be changed in any way or cause extra burden on the user.

Entrust provides real-time protection by transparently monitoring user behavior to identify anomalies, then calculating the risk associated with a particular transaction.

About Entrust Datacard

Consumers, citizens and employees increasingly expect anywhere-anytime experiences — whether they are making purchases, crossing borders, accessing e-gov services or logging onto corporate networks. Entrust Datacard offers the trusted identity and secure transaction technologies that make those experiences reliable and secure. Solutions range from the physical world of financial cards, passports and ID cards to the digital realm of authentication, certificates and secure communications. With more than 2,000 Entrust Datacard colleagues around the world, and a network of strong global partners, the company serves customers in 150 countries worldwide.

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

Headquarters
Entrust Datacard
1187 Park Place
Shakopee, MN 55379
USA

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