

FLEXIBLE, COST-EFFECTIVE, CONSUMER-FRIENDLY AND SECURE DIGITAL BANKING

Entrust IdentityGuard for Financial Institutions

As the world moves toward web and mobile banking, secure access has become a necessity. Offering customers a range of flexible solutions that meet their needs while protecting them against increasingly sophisticated attacks is crucial to increasing customer retention. Entrust Datacard offers a broad array of flexible, cost-effective authentication solutions that make it easier to offer digital banking, prevent banking and Card-Not-Present (CNP) fraud, and drive brand loyalty while staying compliant with regulations.



SIMPLE, SECURE CONSUMER BANKING

The idea behind digital banking is user convenience. The technologies used to secure online and mobile banking should enhance the experience, not inhibit it. Entrust Datacard authentication solutions do just that. We offer a full range of authentication solutions — designed specifically for financial institutions — that combine exceptional security and frictionless experiences for your customers. Our solutions will empower your customers to quickly access services and easily verify transactions, knowing that their assets and information are highly secure. While the security our solutions offer is incredibly sophisticated, the experience for the consumer is simple. This combination of simplicity and security builds trust, empowers users and dramatically reduces instances of fraud.

ADVANCED TRANSACTION SECURITY FOR COMMERCIAL BANKING

As commercial banks become targets for fraud, two-factor authentication may not be enough. The increasing sophistication and frequency of fraudulent attacks requires you to secure transactions with strong authentication solutions, such as transaction verification and signing. Entrust Datacard offers a full suite of authentication solutions — including mobile and hardware tokens — that can be configured to meet the needs of every commercial bank.

Solution Benefits

- Accelerate your digital banking strategy without compromising security
- Stop online banking and e-commerce fraud in its tracks without compromising trust
- Provide a range of authentication options — from transparent to mobile to hardware and meet diverse business and user needs.
- Deploy Adaptive Authentication and leverage multi-layered, situational and risk-based security
- Promote your brand — easily add your name and logo to hardware and embedded identities into mobile solutions
- Security expertise you can trust — Entrust Datacard brings 20+ years of experience serving the world's largest banks, governments and enterprises
- Leverage your existing investments — augment existing security solutions rather than completely re-investing



+1-888-690-2424

entrust@entrust.com
entrust.com/mobile

Flexible, Cost-Effective, Consumer-Friendly and Secure Digital Banking

Entrust IdentityGuard for Financial Institutions

FLEXIBLE AUTHENTICATION THAT GROWS WITH YOU

The key to a successful digital banking strategy is optimizing both customer engagement and transaction security. It can be an elusive goal, but banks around the world use our authentication portfolio to achieve it every day. Our cost-effective solutions allow you to offer customers secure online and mobile access to their accounts. The simplicity and security of their experiences will increase usage, loyalty and satisfaction. Just as important, it will create opportunities for you to introduce new channels and bring new services to market. No matter how fast you grow or how diverse your offerings become, our highly flexible authentication platform will provide you with the customer experiences and transaction security you need.

The flexibility of Entrust IdentityGuard allows specific authenticators to be defined on a per-application and/or group basis, so you can tailor security to each use case or risk situation. Simple policy change can seamlessly adjust the authentication behavior of all applications almost instantly, without having to re-architect applications. This agility allows you to proactively protect what matters most. Virtually all of our authenticators — from mobile and OTP tokens to transaction signing and grid cards — can be customized to feature your brand and your visual identity.

Entrust IdentityGuard offers a number of key features that are critical to any digital banking strategy, including user self service capabilities that can be embedded in your web pages and advanced APIs and toolkits that enable seamless deployment within your existing environment.

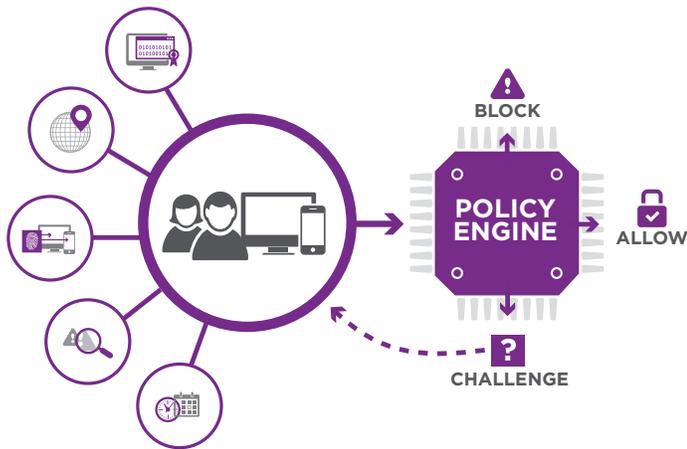
Security Layers

- Operating System**
 - Jailbreak detection
 - Sandboxing
 - Malware detection
 - Trusted execution environment (TEE)
- Device**
 - Device fingerprinting
 - Geo-location
 - Device ID
 - Protected application access
- Channel**
 - Mutual SSL authentication
- User**
 - Adaptive authentication
 - Embedded digital ID
 - Push authentication
- Transaction**
 - Push Transaction
 - Signing Tokens



ADAPTIVE AUTHENTICATION

Finding the right balance to secure online and mobile access can be challenging. Entrust IdentityGuard Adaptive Authentication provides an innovative approach to adding a new layer of security to an existing username and password or a digital identity. Adaptive Authentication identifies whether the user device has changed or determines if it has become untrustworthy since the time it was enrolled. Entrust IdentityGuard Adaptive Authentication is able to do this in a cost effective manner and without the involvement of the end user.



Adaptive Authentication evaluates a broad range of contextual attributes, including the identity of mobile devices or PCs, geo-location, geo-velocity, user behavior and user credentials. It also considers inputs from external fraud and analytics sources. All these factors quickly result in one of three outcomes —

- allow access
- present the user with a step-up challenge.
- deny access

Our toolkits allow you to customize which identity variables are collected, so you can create an authentication solution that fits your specific needs. With deep insight, Entrust IdentityGuard Adaptive Authentication leads to fewer step-up challenges, fewer help desk calls and a measurable reduction in fraudulent transactions.

LEVERAGING MOBILE FOR ACCESS TO ONLINE AND MOBILE BANKING

As mobile devices continue to expand in both capability and popularity, they present tremendous opportunities for you to provide enhanced digital banking services and stronger-yet-transparent security for your customers. While there are many safeguards deployed inside financial institutions today, criminals are combining highly effective social engineering tactics with stealthy malware to illegally obtain consumer identities. Entrust IdentityGuard Mobile helps combat these sophisticated attacks by empowering banks to deploy strong authentication. Our solution protects accounts and gives you the option of moving beyond passwords entirely with solutions such as Push Authentication and Transaction Verification.

Mobile One-Time-Passcode Tokens

Our solutions allow you to transform smartphones into convenient, secure one-time-passcode (OTP) tokens. This allows you to leverage widely deployed devices — which your customers and employees almost always have within arm's reach — to ensure convenient security for online banking. This approach is a proven method for mitigating sophisticated threats, such as man-in-the-browser attacks.

Out-of-Band Transaction Verification

Our mobile application provides out-of-band notification of transaction details as part of the authentication process, which enables users to confirm the legitimacy of transactions. Entrust IdentityGuard also includes the ability to store and refer to transaction history, which helps consumers make good verification decisions. Optional online push notifications and offline QR code scanning provides the flexibility you need to accommodate varied user communities.

Identity SDKs for Mobile Banking

An easy-to-use software development kit (SDK) allows you to transparently embed strong authentication directly into your bank's mobile applications. This provides transparent security for consumers who use mobile banking, while greatly enhancing security for your online channels. Embedding authentication technology in mobile devices is more cost-effective than purchasing, issuing and deploying hardware tokens because it leverages devices that are already widely deployed and accepted by users.



Flexible, Cost-Effective, Consumer-Friendly and Secure Digital Banking

Entrust IdentityGuard for Financial Institutions

A STRONG LINE OF DEFENSE AGAINST CARD-NOT-PRESENT (CNP) FRAUD

Entrust IdentityGuard supports an array of secure, convenient and easy-to-use transaction signing solutions that secure transactions, ensure regulatory compliance and provide the flexibility to adapt to ever-changing business needs. Whether you prefer hardware, software or mobile solutions, Entrust IdentityGuard offer single-platform support and provides both OTP and PKI-based security options.

Our transaction signing solutions allow you to offer digital banking services with confidence and engage your customers in the fight against online fraud. Unlike dated approaches that rely on passwords or static credit card CVV codes, our security solutions protect against today's advanced attacks while reducing user frustration. Our mobile solutions provide single-click transaction signing that delights users while building trust. Other approaches use innovative QR code technology to reduce data entry, while our hardware tokens include advanced ergonomic features.

STEP 1

Originate Transaction on PC or Mobile



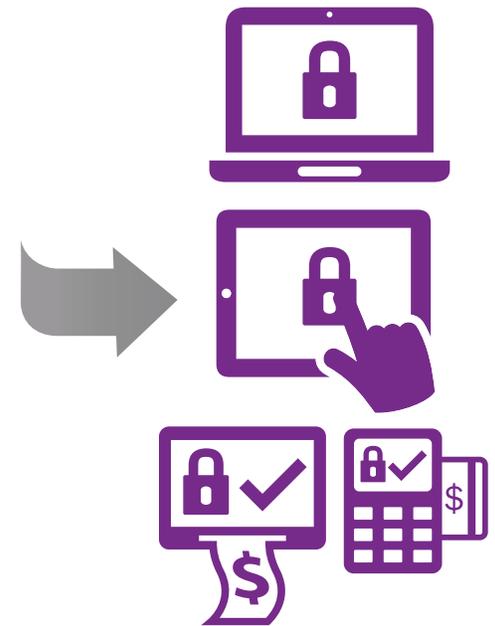
STEP 2

Sign Transaction Using Method of Choice



STEP 3

Securely Complete Transaction
(either automatically or by entering OTP)



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

