# 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.

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.

FIs also are still learning to manage the explosive growth of the online and mobile channels — and how to best secure related access and transactions.

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

## A Multilayered Fraud Detection Solution

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.

This helps financial institutions detect fraud without invasive integration with existing online applications, empowering organizations to quickly bring new applications to market without concern over the impact of fraud-monitoring.

Unlike competitive offerings limited to transaction-based fraud detection, Entrust TransactionGuard analyzes all points of interaction with the user on a specific channel, 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.

**Solution Benefits**

- Seamlessly couples with Entrust IdentityGuard to form a comprehensive security framework that helps address regulatory guidelines for layered security protection

- Comprehensive fraud-monitoring for user and transaction anomalies

- Real-time risk-score calculations immediately detect and stop advanced fraud attacks

- Unmatched deployment flexibility ties seamlessly into complex IT environments and provides the agility to quickly react to new attack vectors

- 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

# ENTRUST TRANSACTIONGUARD

## More than "Front-Door" Monitoring

Entrust's fraud-detection solution provides detailed "front-door" monitoring from the moment a user interacts with a given channel 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.

## 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.

## 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.

## 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.

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.
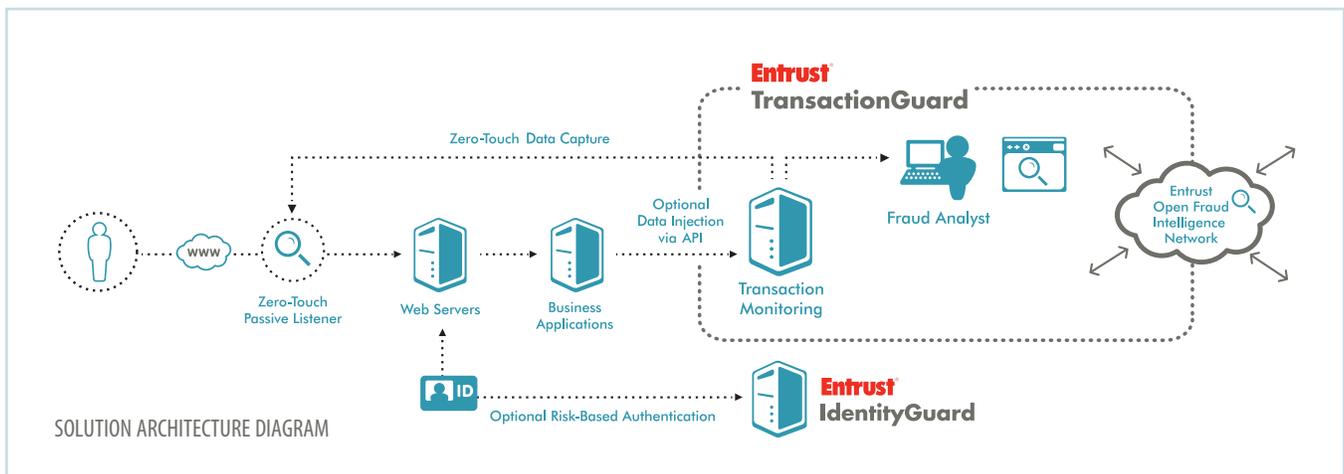


**Figure 1:** Entrust provides a proven architecture that delivers real-time fraud detection, risk-based authentication and critical information-sharing capabilities.

# 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

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.

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.

## Deep Fraud Analysis

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.

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

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.

Entrust TransactionGuard even 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 to the Entrust Open Fraud Intelligence Network (OFIN). This helps significantly decrease the time between initial deployment and full operation.

## Seamless Co-Deployment

Most security-conscious financial institutions have existing security systems in place that cannot be easily decommissioned. As such, Entrust TransactionGuard may be co-deployed with existing fraud and/or authentication systems to ensure business continuity and seamless data integration.

**SECURITY ON**

# 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.

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.

- 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

## Entrust & You

More than ever, Entrust understands your organization's security pain points. Whether it's the protection of information, securing online customers, regulatory compliance or large-scale government projects, Entrust provides identity-based security solutions that are not only proven in real-world environments, but affordable in today's uncertain economic climate.

The smart choice for properly securing digital identities and information, Entrust solutions represent the right balance between affordability, expertise and service. Discover how this will benefit you by contacting us at **888.690.2424** or via email at **entrust@entrust.com**.

## Company Facts
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### About Entrust
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**.

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