Entrust Datacard™

HOW TRUSTED IDENTITY EMPOWERS BANKS TO WIN

Transforming the Consumer Experience

Want to deepen the loyalty of existing customers? Win new customers? Captivate them all by offering digital banking experiences with true *WOW* factor. Let us show you how trusted identities can make every mobile and online interaction with your brand secure, engaging — and entirely frictionless.

LEAVING YOUR BANK BECOMES UNTHINKABLE

Mobile devices are deeply ingrained in your customer's lives and always within arm's reach. Embed your apps —and your brand—prominently on those devices by delighting customers with simplicity, security, and highly differentiated offerings.

A SUPERIOR DIGITAL BANKING EXPERIENCE

In addition to being highly vulnerable to thieves, user names and passwords frustrate your customers. Our solution replaces passwords with the simplicity of a familiar swipe or touch on a mobile device, giving you greater security and reducing friction for your customers.

STRONGER (& TOTALLY TRANSPARENT) SECURITY

Our adaptive authentication solution works transparently in the background but when something may not seem right, or the risk is elevated, consumers engage with a simple mobile push notification. With a quick swipe, they can confirm or decline transactions. It's a simple, familiar experience that leaves customers feeling incredibly empowered.

WOW CUSTOMERS WITH NEW DIGITAL OFFERINGS

Our authentication solution establishes one trusted identity that can be used across the entire consumer experience — online banking, mobile apps, ATMs and in-branch services. It also simplifies the process of bringing new offerings to market.

Solution Benefits

You get new revenue, stronger customer loyalty, and improved brand equity. Customers get control, empowerment and frictionless omni-channel experiences.

Customer retention. Embed your apps and your brand on mobile devices and become ingrained.

New revenue. Bring new digital services to market quickly and allow customers to access them all with a single trusted identity — without the hassles of passwords.

Move beyond passwords. Convenient, frictionless access to all digital channels builds trust and delight.

Fight fraud. Customers will be willing to engage in fighting fraud because our authentication solutions are simple, familiar and empowering.

Integrate and migrate with ease – you can co-deploy alongside existing authentication solutions augmented rather than replacing your investment.

ONE TRUSTED IDENTITY

Multiple Use Cases

Acquiring and retaining customers in a fiercely competitive marketplace flooded with waves of non-traditional players — requires a customer-centric digital strategy. The key enabler for an effective digital strategy is trusted identity. With a single trusted identity, your customers can access online services, mobile apps and bring great efficiency to ATM, self-service and in-branch experiences. And our authentication platform replaces the hassle and vulnerability of passwords and dated authentication with the simplicity of a swipe on their mobile devices.

OMNI-CHANNEL ACCESS

Your customers want to move freely between channels, including online, mobile and in-branch experiences. Our authentication solutions give them this freedom and allow them to access it all with a single trusted identity — no usernames, no passwords, and no hassle.

Mobile Banking Access. The mobile banking experience is similar to accessing a standard mobile app — only more secure. Customers simply sign on using a PIN or biometric. In the background, a strong digital identity and adaptive authentication verify both user and device identity.

Online Banking Access. Eliminating passwords for online banking access, creates a more enjoyable user experience as well as mitigating significant security vulnerabilities. With our authentication solutions, a push notification is sent to the customer's phone to authenticate their identity, which enables them to log into their account—clean, simple and secure.

Full Omni-Channel Access. Digital banking is nothing new — online banking has been around since the late 1980s, and even mobile banking is more than 15 years old. The real frontier is interconnecting these digital channels with the modern branch location to create a seamless omni-channel customer experience — empowering both retail and commercial banking customers with the choice of transacting through whichever channel is most convenient. The core of this challenge: authenticating identity. Financial institutions must work toward a single powerful credential that gives customers seamless access to multiple channels (online, mobile, POS, ATM, etc.) and acts as a multi-functional tool for accessing information, verifying transactions, signing or approving contracts and more.

As your digital strategy evolves, customers will be able to use their mobile identities to access ATMs, self-service kiosks and even to authenticate call center and in-branch interactions, in both branches or other remote locations.

Frictionless security that adapts to risk

Our layered approach to security offers important benefits for your customers and your bank. From a customer perspective, security is stronger, yet more transparent. Push notifications simply require them to accept or decline transactions. Security behind the scenes is safeguarding them from highly sophisticated attacks, but their experience is quick and easy.

For your bank, our solution allows you to build a security framework that can be applied to all channels quickly, including mobile apps and e-commerce sites.

Security Layers

Operating System. Our approach includes protection against jailbreaks, sandboxing, banking trojans and malware. Trusted Identities can be embedded securely within the trusted execution environment (TEE) in mobile devices.
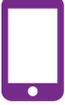
Device. Several factors help ensure that stolen, impersonated or rogue devices are not used to conduct transactions, including device fingerprinting, geo-location, operating system ID and protected application access.

Channel. Our solution ensures secure online connections with mutual SSL authentication.

User. Confirmation of customer identity is achieved through adaptive authentication, embedded digital identity and push notifications for transaction confirmation.

Transaction. Security for each transaction is ensured with push transaction signing or any one of our transaction signing tokens.

SECURE TRANSACTIONS

As EMV chip cards reduce opportunities for fraud and theft at the point of sale (POS), thieves are shifting their attention to digital banking and e-commerce transactions. Usernames, passwords and static credit card numbers are highly vulnerable to even moderately sophisticated attacks. Our authentication solutions provide a much more secure answer.

Activities such as funds transfers, online purchases and other card-not-present (CNP) transactions are highly vulnerable to account takeovers, banking trojans, and similar tactics. When successful, thieves can replay passwords and static card information. Our transactions security solutions use push notifications to alert your customers of high-risk transactions and give them the ability to accept or decline them with a simple swipe.
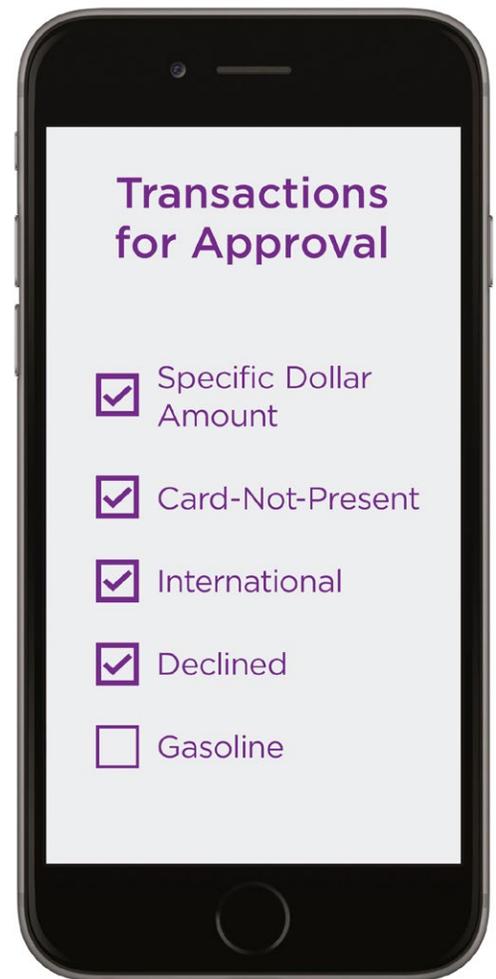
NEW SERVICES

Once a trusted identity is established on your customer's mobile device, you can leverage the trusted connection to increase your share of wallet by presenting new products or credit offers. It's incredibly simple. Offers are pushed to the mobile device, and the customer chooses to accept or decline with a quick swipe. This digital signature process can be contractual binding and far more convenient for consumers than dealing with paperwork.

In addition to providing trusted access to your products and services, your customers can also use their trusted banking identity to access other internet sites. This not only reduces the number of identities and increases security, this concept of "federated identity" deepens your connection with customers and makes your brand more integral to their daily lives.

Engage Customers in the Fight Against Fraud

Consumers will gladly join the fight against fraud because our security tools make it easy for them — and give them a clear sense of control over the information and assets that are important to them. It also lets them securely access new channels, such as funds transfers, purchases, and account management.

Transactions for Approval

☑ Specific Dollar Amount

☑ Card-Not-Present

☑ International

☑ Declined

☐ Gasoline

Personal Security "Control Center"
Based on customer preferences

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**.

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