

SECURE BANKING AND PAYMENT TRANSACTIONS WITH EASE & CONFIDENCE

Entrust IdentityGuard Transaction Signing Suite

Internet banking, e-commerce and corporate web-based services provide customers and users with convenient, always-on access. However, increasing online banking and e-commerce Card Not Present fraud can place your business at risk in terms of customer trust, brand reputation and monetary loss. Securing transactions, while ensuring a positive customer experience and keeping IT costs in check becomes a difficult challenge that calls for an innovative solution. One that not only meets your functional requirements, but that is industry proven and built on years of deep security experience.

The Entrust IdentityGuard authentication platform supports an array of secure, convenient and easy-to-use transaction signing solutions that will secure transactions, ensure regulatory compliance and provide you with the flexibility to adapt to ever evolving business needs. Whether your preference is hardware, software or mobile solutions, Entrust IdentityGuard supports them all on a single platform and provides both OTP- and PKI-based security options.

STOP ONLINE BANKING AND CARD NOT PRESENT (CNP) FRAUD IN ITS TRACKS

Entrust transaction signing solutions allow you to offer your customer digital services confidently, by engaging 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.

DELIGHT CUSTOMERS WITH SIMPLE, CONVENIENT TRANSACTION SECURITY

Digital transaction signing is not a new concept, but dated solutions frustrate users with a cumbersome user experience and countless keystrokes. Entrust mobile solutions provide one-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 ergonomics features. All Entrust solutions can be custom branded, and mobile solutions can even be built into your mobile application using our advanced software development kit (SDK).

Solution Benefits

- **Stop online banking and e-commerce fraud in its tracks** without compromising trust
- **Accelerate your digital services strategy** without compromising security
- **Ease and convenience of mobile** with patent pending out of band transaction verification
- **Flexibility** to support users without mobile, offering an array of hardware tokens for those who don't like change
- **Promote your brand** - with Entrust Datacard, you can easily customize branding and even integrate your own mobile app
- **Industry proven experience that you trust** - Entrust has more than 20 years of experience serving the world's largest banks, governments and enterprises
- **Integrate and migrate with ease** - you can co-deploy alongside existing authentication solutions augmented rather than replacing your investment



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INVEST WISELY - INVEST ONCE

Unlike many point solutions that offer a narrow solution scope, Entrust IdentityGuard, will not only meet your current needs but will enable you to adapt more quickly to evolving technology, changing business needs, and ever more sophisticated threats with a robust authentication platform that grows with your needs.

ENTRUST IDENTITYGUARD TRANSACTION SIGNING - HOW IT WORKS

Transaction signing the way that suits your specific needs

Entrust IdentityGuard secures transactions in three simple steps, yet provides you with the choice and flexibility to allow customers and users to sign using the method that best suits their needs. While mobile options provide the most streamlined user experience with a simple click of the "OK" button - or a photo snap of a QR code if no data connection is present. Entrust IdentityGuard also supports a hardware-based approach including QR code camera tokens, keyboard based tokens and smart card-based solutions such as USB and card-based options.

STEP 1

Originate Transaction on PC or Mobile



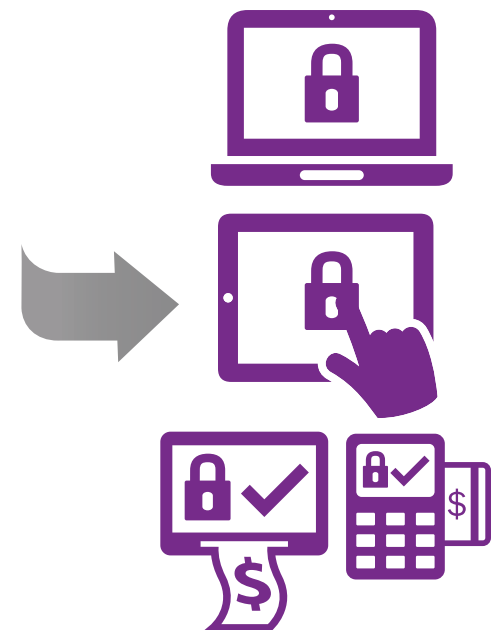
STEP 2

Sign Transaction Using Method of Choice



STEP 3

Securely Complete Transaction
(either automatically or by entering OTP)






Integrate and Deploy with ease - Grow and Expand as your needs evolve





While transaction signing may be an evolving requirement within your organization, chances are you have already deployed strong authentication to protect access to online services. While Entrust IdentityGuard offers a comprehensive suite of authentication capabilities for retail, commercial and a variety of other use cases, many banks are simply not ready to "rip and replace" their current authentication systems. Entrust understands and has designed Entrust IdentityGuard so that individual features or modules can be deployed alongside your existing environment -augmenting, rather than replacing, what you have in place. With a rich set of APIs, SDK and co-deployment capabilities, you can take advantage of our transaction signing solutions, integrate them into your current system and, if desired down the road, enable additional Entrust IdentityGuard modules as your needs dictate.

ENTRUST IDENTITYGUARD TRANSACTION SIGNING – COMPARISON OF APPROACHES

PKI-Based Transaction Signing Approaches and Benefits

 <p>Mobile Transaction Verification (Online) Mobile Push</p>	<ul style="list-style-type: none"> ○ Improve customer experience with fewer keystrokes and easy to use app ○ Always in hand – users bring their mobile devices everywhere ○ Creates PKI-based digital signature
 <p>USB Token</p>	<ul style="list-style-type: none"> ○ No requirement for mobile device ○ Easy to use – fits in virtually any PC ○ Creates PKI-based digital signature
 <p>Smartcard</p>	<ul style="list-style-type: none"> ○ No requirement for mobile device ○ Easy to carry and use (where card reader is available) ○ Creates PKI-based digital signature

OTP Transaction Signing Approaches and Benefits

 <p>Mobile Transaction Verification (Online) Mobile Push and OTP</p>	<ul style="list-style-type: none"> ○ Improve customer experience with fewer keystrokes and easy to use app ○ Always in hand – users bring their mobile devices everywhere ○ Lower TCO as there are no physical hardware tokens, simple to deploy ○ Optional support for Trusted Execution Environment storage of digital ID
 <p>Mobile Transaction Verification (Offline) QR Codes</p>	<ul style="list-style-type: none"> ○ Leverage existing mobile device but can be used without a Wi-Fi or data connection ○ Always in hand – users bring their mobile devices everywhere ○ Lower TCO as there are no physical hardware tokens, simple to deploy ○ Optional support for Trusted Execution Environment storage of digital ID
 <p>Flexi Token</p>	<ul style="list-style-type: none"> ○ No requirement for mobile device ○ Never connected to the Internet / exposed to potential malware ○ Can be used without a Wi-Fi or data connection ○ Thin, ergonomic form factor with rich branding options
 <p>QR Camera Token</p>	<ul style="list-style-type: none"> ○ No requirement for mobile device ○ Never connected to the Internet / exposed to potential malware ○ No need to input long transaction data with the keyboard – QR codes allow this token to generate transaction data automatically ○ Can be used without a Wi-Fi or data connection

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ENTRUST IDENTITYGUARD: YOUR FLEXIBLE AUTHENTICATION PLATFORM

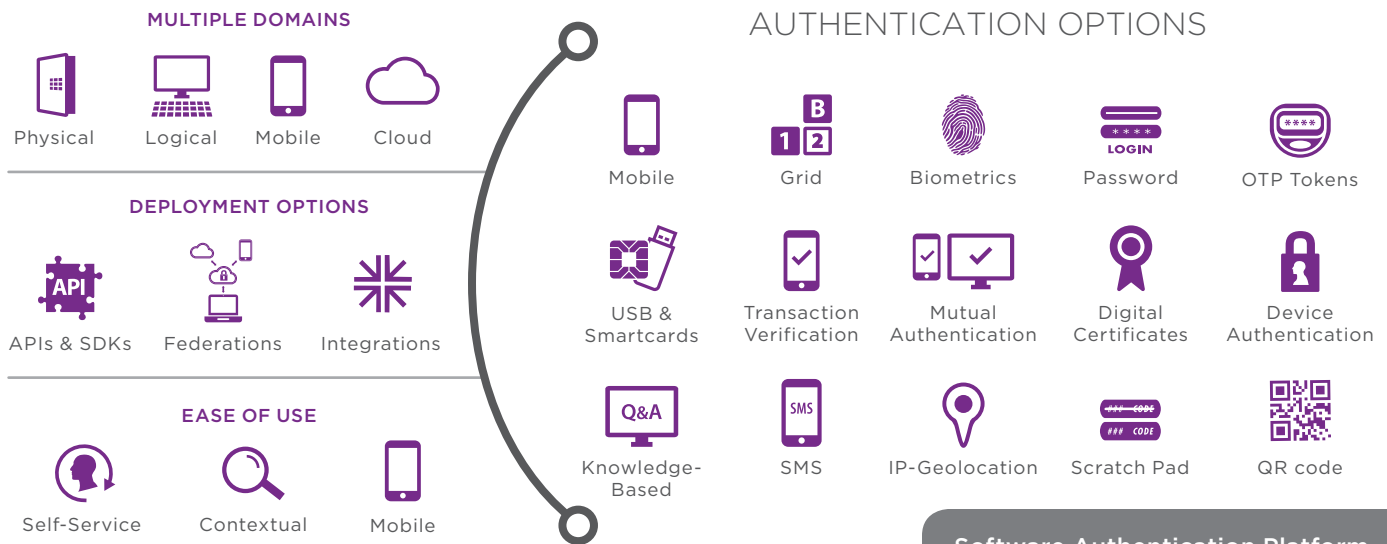
Entrust IdentityGuard: Your Enterprise Authentication Platform

Entrust IdentityGuard is a next-generation identity-based security framework that serves as the foundation for your current and evolving digital identity needs. With rich, contextual policy management, security can automatically adapt according to access requirements or the risk in a given transaction – across diverse users and applications.

Entrust's software authentication platform does not impact normal user behavior or back-end applications, speeding deployment and helping to save money. Entrust IdentityGuard affords the flexibility for specific authenticators to be defined on a per application and/or group basis so you can tailor security to the use case and risk situation. Simple policy change can seamlessly adjust the authentication behavior of all applications – virtually instantly, and without having to re-architect applications – giving you the agility to proactively protect what matters most.

Entrust's management framework is unique to the market and drives significant value for today's connected enterprise. The solution enables organizations to deploy strong, risk-based authentication to properly secure employee access, privileged user accounts, and even customer and partner access to company portals.

- Deploys to a single server
- Co-deploy with existing authentication solutions for smooth migration
- Simple integration and easy-to-use APIs
- Mobile, physical and logical authentication
- Federate internal and cloud-based applications (e.g., Salesforce.com, Microsoft 365)
- Reduce cost and maximize staff efficiency with an intuitive self-service module



Software Authentication Platform

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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