



Entrust IdentityGuard for Financial Institutions

Securing Customer Identities & Transactions

Financial institutions are faced with a dramatic rise in the number of malicious malware-based fraud attacks on their organization and loyal customers. Couple these threats with mounting regulatory pressure to improve the security and privacy of online transactions and customer data, and national and global banks find themselves at a crossroads atop the security landscape.

In fact, highly publicized identity breaches, combined with ongoing identity attacks like phishing, man-in-the-browser (MITB) and other malware, have caused some of the world's largest banks and FIs to lose millions of dollars from illegal transactions and lawsuits.

A Multilayered Approach

Entrust provides more than a simple one-step means of protecting the world's largest and most respected financial institutions. By offering a multilayered authentication framework — consolidating identity-based security across the enterprise and providing flexible deployment options — Entrust helps the world's most trusted banks solve today's daunting security challenges.

This unique layered strategy enables banks to quickly deploy and build a security framework that not only provides strong protection for varied customer groups, but also evolves across multiple access channels (e.g., mobile, online, ATM) to provide end-users with a seamless, powerful solution that helps enhance a bank's posture in the market.

Software Authentication Platform

The Entrust IdentityGuard software authentication platform is a comprehensive security framework that serves as the foundation of a complete layered security environment. The solution enables organizations to deploy strong, risk-based authentication to properly secure banking customers.

Entrust's authentication framework drives significant value for financial institutions, banks, brokerage houses and investment firms. This approach not only helps manage all authentication needs, but also provides advanced capabilities unique to the market.

Product Benefits

- Core to layered security framework to secure transactions and identities for banks and financial institutions
- Serves as a single management platform to secure mobile, physical and logical access
- Helps consolidate security initiatives, across varied lines of business and internal needs, to simplify management, reduce costs and ease end-user inconvenience
- Integrates into existing infrastructure as part of a co-deployment migration strategy
- Provides proven protection against man-in-the-browser attacks
- Cost-effective for large deployments in consumer, enterprise or business-banking environments
- Built on 15 years of Entrust experience in securing identities for the world's largest banks and governments



The Entrust IdentityGuard software authentication platform is the winner of SC Magazine's "Best Multifactor Authentication" Solution award for 2012. It was also named the magazine's "Best Buy" with a five-star overall rating.

ENTRUST IDENTITYGUARD

Strong Authentication

One of the pillars of the Entrust solution, risk-based authentication identifies situational risks and adapts in real-time.

The use of specific authenticators may be defined via back-end policies that can be tailored per applications, per groups. A simple policy change may seamlessly adjust the authentication behavior of all applications — instantly with no front-end changes. Financial institutions may even mix and match authenticators depending on specific customer needs.

Co-Deployment

Over time, security-conscious financial institutions have implemented various authentication systems. A common challenge amongst these organizations is to upgrade or transition these solutions to meet today's needs.

To help streamline migration from older technology, Entrust IdentityGuard facilitates an easy transition to a comprehensive authentication framework by allowing for co-deployed environments. This enables FIs to move to the Entrust IdentityGuard framework — smoothly and effortlessly.

APIs

The Entrust IdentityGuard solution comes with a dual set of rich APIs that covers banks' authentication and administrative needs. Regardless of the application being integrated, this change can be completed with extreme ease and, more importantly, adapts to the workflow and environment of a given application.

Federation & Cloud

As more and more applications and services are delivered via the cloud, the proliferation of identities introduces new challenges. The Entrust IdentityGuard Federation Module is easily deployed to secure single sign-on solutions with proven two-factor authentication. This approach allows a single identity to be used for all cloud applications.

Self-Service Convenience

The Entrust IdentityGuard Self-Service Module helps reduce cost and maximize identity management with an intuitive, rich and easily adaptable self-service module.

Mobile-Based Authentication

Entrust IdentityGuard features software-based, one-time-passcode authentication, as well as out-of-band transaction verification, on today's leading mobile platforms, including Apple iOS, RIM BlackBerry, Google Android and Microsoft Windows Mobile (6.0-6.5).

Transaction Verification & Out-of-Band Security

Entrust helps defeat man-in-the-browser attacks and compromised desktops via out-of-band channels for authentication and notification. Asking customers to verify transactions — either all or those that meet a certain risk threshold — greatly reduces the success of fraud attacks.

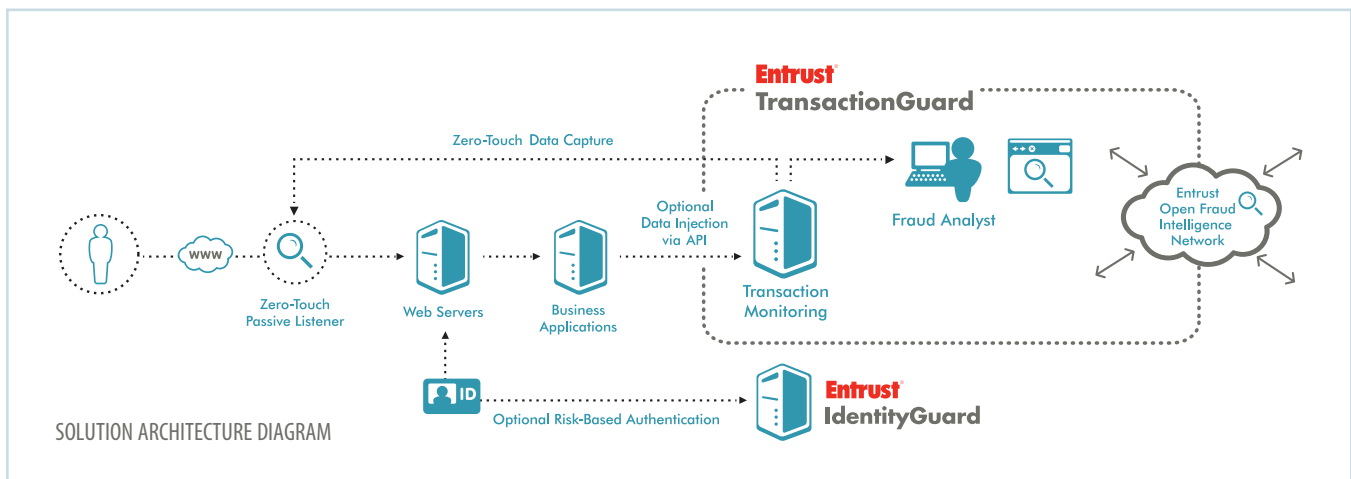


Figure 1: Entrust IdentityGuard works seamlessly with Entrust TransactionGuard to provide proven risk-based authentication for customer transactions.

COMPREHENSIVE SECURITY FRAMEWORK

The platform, combined with the Entrust TransactionGuard real-time fraud detection solution, provides a true integrated strong authentication and fraud detection framework for financial institutions, banks and investment firms of all sizes. This advanced approach focuses on three key differentiators.

Layered Security	Consolidated Framework	Deployment Flexibility
By using specific overlapping security capabilities, including authentication, fraud detection and transaction verification, financial institutions can easily deploy a risk-based solution that identifies risk and adapts in real time.	With the comprehensive consolidation of authentication solutions, financial institutions are able to comply with various domestic and international regulatory requirements; meet the specific authentication needs of specific user groups or channels (e.g., mobile, online); secure in-house and cloud-based applications; simplify management; and reduce the total cost of ownership.	Entrust's framework easily integrates into existing application infrastructure and provides a variety of deployment options depending on specific IT challenges. This provides financial institutions with a concise migration strategy to reduce inconvenience, end-user frustration and costs.

MOBILE-BASED SECURITY

Entrust IdentityGuard provides mobile security capabilities via distinct solution areas — mobile authentication, transaction verification, mobile smart credentials, and transparent authentication technology with an advanced software development kit (SDK).

Mobile Security Technology	Description
Mobile Authentication	Leverage mobile devices as a second factor of authentication for computer access or to provide secure access to a network from a mobile device.
Transaction Verification	Real-time transaction verification — right on a user's mobile device — is one of the most secure, easy-to-use methods of stopping malware and online fraud.
Mobile Smart Credentials	Transform the most popular mobile devices into smart credentials via PIV-based certificate authentication for physical and logical access. Or use certificate-based authentication for users accessing corporate networks or applications.
Software Development Kit	Embed transparent authentication into mobile banking apps, enable the display of one-time passcodes for secure online sessions and more — all with Entrust's easy-to-use SDK.

SECURITY
ON

PLATFORM ADVANTAGES

Strong Authentication

Entrust IdentityGuard's strong authentication capabilities provide an effective defense against a range of online attacks, including phishing, man-in-the-browser and other malicious malware. With the ability to authenticate users at login, as well as at the transaction level, financial institutions can be more confident about the protection of customers from online identity fraud.

Entrust delivers a range of authentication capabilities that can enable strong authentication without requiring client-side software, hardware or significant changes to the user experience.

Advanced Channel Protection

Entrust IdentityGuard is readily extendable to other delivery channels including interactive voice response (IVR), mobile and in-person transactions. Many of the solution's authentication methods can be scaled across multiple platforms and used in conducting various types of transactions without typically requiring specialized hardware or direct hardware connections with the computer.

In addition, the flexibility of the platform enables organizations to easily accommodate accessibility requirements of a diverse consumer population, including the visually impaired.

Simple Migration, Mass Deployment

The Entrust IdentityGuard solution is designed to work in an organization's existing environment with little impact to the current infrastructure.

Entrust IdentityGuard leverages Web services standards for application integration and supports leading database and directory environments for user repositories. It is designed for highly scalable consumer deployments and takes into account the availability and service levels required in these environments.

Entrust also provides enhanced reporting that allows Administrators to run system and user reports from the platform's console — an efficient management method that greatly improves the user experience.

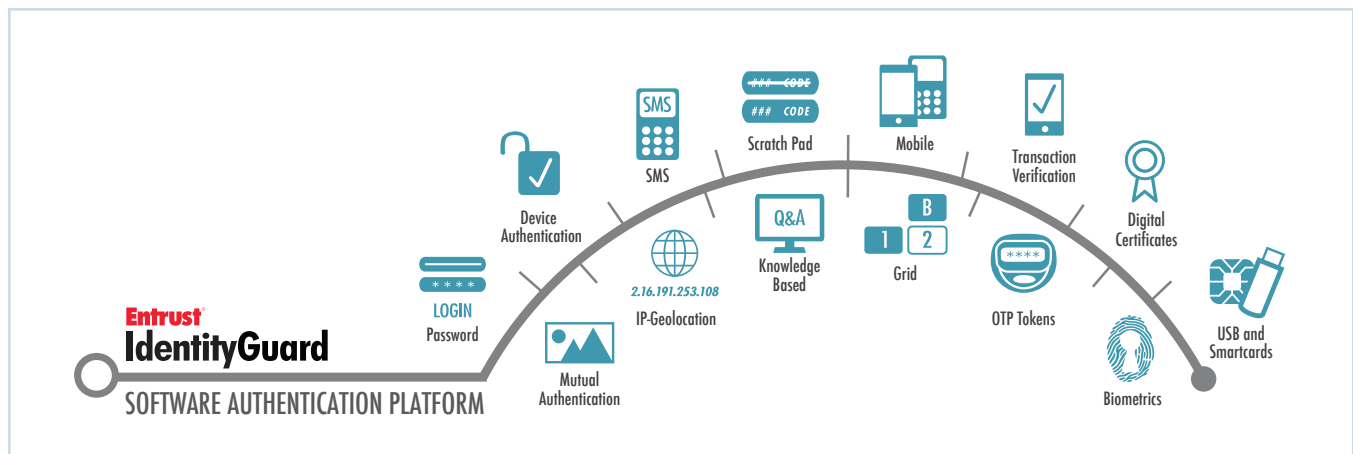


Figure 2: Entrust IdentityGuard provides one of the widest ranges of authentication capabilities on the market today.

About Entrust

A trusted provider of identity-based security solutions, Entrust empowers 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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