

# Layered Security for Digital Banking

Authentication | Detection | Protection



## Safeguard Digital Transactions with Layered Banking Security

Avert fraud and online account takeover with these solutions designed to defend your bank's digital transactions. Out of Band Authentication, Fraud Anomaly Detection and Password Security Check mitigate risk—both individually and layered upon each other—for more holistic protection.



## Out-of-Band Authentication

### SECURE EVERYDAY AND HIGH-RISK TRANSACTIONS

Protect customers' accounts, including during ACH and wire transactions, by requiring a second source of user identity verification for access. This solution employs separate communications channels to establish an authenticated connection and further reduce risk of unauthorized activity.

- **Protect Against Unauthorized Access Attempts**  
Enable customers to use phone calls, app pushes or SMS outreach options to maintain layered protection.
- **Secure High-Risk Transactions**  
Specify whether multiple authentication factors are required either at login or only for transactions considered high risk.
- **Improve Customer Experience**  
Set customers' minds at ease with increased security, personalized to the institution's specifications. These include adding new authentication devices and choosing authentication for specified interactions with that institution.



## Fraud Anomaly Detection

### REDUCE DIGITAL BANKING FRAUD

Prevent fraud in real time with state-of-the-art behavior and data analytics that notify you of possible fraudulent activity. This solution monitors customer accounts and establishes a point-break bank threshold. It then reports any anomalies inconsistent with typical behavior.

- **Behavior Analytics**  
Detect abnormal digital banking activity with behavior analytics composed from typical use patterns and trends.
- **Immediate Notification**  
Receive notification the moment suspicious behavior is detected, empowering user to determine the integrity of that activity.
- **Real-Time Fraud Prevention**  
Stop potentially fraudulent actions with automated user validation through the assistance of Out-of-Band Authentication.



## Password Security Check

### PREVENT ACCOUNT TAKEOVER

Maintain online security and safeguard customers' financial data from hackers by verifying user identities and preventing unauthorized access. This solution scans passwords to alert users in the event of a breach.



#### Password Update

Receive notifications of password use in data breaches at other companies, triggering the option for user to change a password and further secure the account.



#### User Deferred Option

Allow user to bypass the "Update Your Password" prompt and change their password at the user's convenience.



#### Password Breach Check Threshold

Establish breach thresholds to control the number of times a user's password can match a compromised list before requiring a new password.



#### Customizable Prompt

Banks craft unique verbiage in the "Update Your Password" prompt to fit their unique digital banking presence.

Together, these solutions provide protection before, during and after unauthorized access to digital banking accounts. Taken as a whole, these layers of protection build upon each other to improve security and the overall customer experience.