EASYSOLUTIONS®

> Product Overview

Card-Not-Present Fraud Prevention

Stop Unauthorized Credit and Debit Card Transactions

EMV chip-and-pin cards have been highly effective at shutting down fraud when a card is present, but they have also pushed cybercriminals to redouble their efforts to steal using electronic transactions where EMV provides no additional protection; it is estimated that annual card-not-present fraud will top $US 6 billion by 2018. Easy Solutions' Total Fraud Protection platform provides a multi-layered strategy for foiling card-not-present fraud at every stage in the lifecycle of a typical attack, so that unauthorized transactions can be detected early and shut down before any money is taken or customers can be victimized.

Highlights:

- Card-not-present authentication that eliminates credit and debit card fraud on e-commerce platforms
- Monitor card-not-present transaction risk based on deviations from normal customer actions using behavioral analytics
- Capture screenshots with evidence of malware in action when an attack takes place to aid with forensic investigations
- Malware detection and deactivation that permits even infected devices to securely perform online transaction
- Compromised card monitoring that inspects black markets for stolen cards and credentials before they can be used for fraud
- Adaptive authentication that leverages real-time user activity, geolocation and device data to instantly verify risky logins and transactions for mobile, IVRs, ATMs and branch offices

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EASYSOLUTIONS®
TOTAL *FRAUD PROTECTION*

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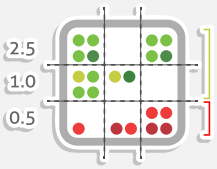
Card-Not-Present Fraud Prevention Features

Simplify Authentication for Card-Not-Present Transactions

Enhance 3-D Secure authentication processes with innovative factors like push authentication, so that cardholders can confirm online transactions with their mobile devices. User responses are digitally signed with a unique private key, with all communication encrypted from end to end.



Qualify the Risk of Card-Not-Present Transactions in Real Time

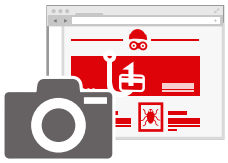
DetectTA, Easy Solutions' anomaly monitoring platform, qualifies the risk of every transaction a user makes in real time based on a profile of that user's habits that the product learns over time. Card-not-present transactions that deviate from normal financial activity patterns are flagged, allowing for instant notification about possible fraud regardless of how it is being perpetrated and stopping attacks before money can be stolen.

An Industry-Unique Approach to Mitigating Card Breaches

Proactively safeguard customer accounts, rapidly identify stolen cards and protect your institution from the financial losses that often accompany major data breaches. Detect Monitoring Service keeps an eye on the black markets where stolen cards and harvested credentials are sold, giving institutions real-time data about which particular cards have been cloned so that they can be canceled before any fraud takes place.

Secure Transactions and Get Analytics on Infected Devices

Detect Safe Browsing finds and disables the malicious software that leads to account takeovers and other sophisticated attacks while collecting analytics on customer devices to mitigate risk. The solution comes in four different form factors suited to any client or security scenario: a client-side application that extends protection to end-user devices, a mobile SDK that integrates secure navigation technology into any custom mobile application, a secure personal web browser delivered to end users in the form of a small USB device and a clientless solution that identifies malware injections on transactional websites with no end-user action required.



Take a Malware Snapshot to Enhance Detection Accuracy

Using patent-pending technology, Detect Safe Browsing Clientless takes an instant screenshot of malware-injected websites to provide evidence of malware in action when an attack is taking place. This tangible proof of ongoing threats lets you see exactly what has been compromised and helps with subsequent investigations so that you can immediately see and decisively respond to risk across your entire customer population.

Identify Risk & Control Event Volume with Adaptive Authentication

Don't get buried in a massive pile of vague event alerts that create more fraud response problems than they solve. DetectID can use real-time analytics of user behavior, location, device, threat detection and transactional risk data to launch two-factor authentication only when absolutely necessary. This greatly reduces the amount of incidents to investigate and lets your institution focus on stopping the transactions that are most likely to be fraudulent.

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