Risk-based authentication (VASCO RBA)

Risk-based authentication powered by real-time behavior analysis improves fraud detection and enhances ease of use.

The world's top online businesses continue to experience sophisticated and complex cyber attacks from well-organized and well-funded criminal organizations, threatening both business opportunity and brand reputation. Stay one step ahead of advanced threats while delivering a seamless user experience with VASCO RBA. Powered by real-time behavior analysis, VASCO RBA delivers an intelligent, high performance, user-aware transaction protection solution for multi-channel user-facing applications.

PURPOSE-BUILT TO REDUCE RISK

VASCO RBA delivers intelligent behavior and rules analysis to protect your online network from fraud, money laundering, account takeover, and advanced cyber attacks. VASCO RBA addresses broad, complex and evolving threats by providing real-time risk analysis and challenge, improving control over the entire customer lifecycle of web and mobile applications, including customer onboarding, web and mobile application login, web and mobile financial transactions, and a broad variety of non-monetary events. In addition, VASCO RBA provides real-time analysis of financial transactions and case management to highlight accounts determined to be anomalous, for the prevention of money laundering and fraud.

USER-AWARE INTERACTION

Transparent and unobtrusive VASCO RBA provides complete, cost effective coverage of all customer interactions, taking a risk-based approach to challenging customer interactions through "Step Up" authentication – requiring additional user authentication as needed, based on activity score and level of risk. Additionally, VASCO RBA is built on an "integrate once" approach that encompasses the full authentication landscape. For example, while a high volume of events in a financial network are low risk, and can thus pass through unhindered, moderate risk events can be more routinely challenged using low cost out of band authentication mechanisms such as SMS, Email or the Text to Speech IVR embedded in VASCO RBA. For high-risk events, a challenge can be issued using the VASCO suite of two-factor authentication products, facilitated by a native integration to the VASCO VACMAN authentication platform.
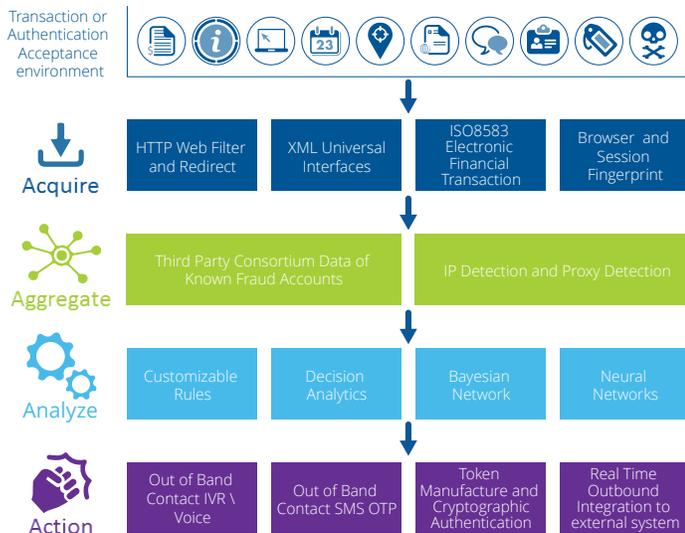
With VASCO RBA, data is acquired and aggregated in the context of the established risk acceptance criteria. Analysis of the data is performed using proprietary decision analytics, and through a fully flexible process, high risk profiles result in stronger challenges, and transparently request additional credentials when risk level is higher

VASCO RBA: POWERFUL AND FLEXIBLE MANAGEMENT ENGINES

Decision Analysis Engine	Queue Management Engine	Rules Engine	Workflow Engine
Build understandable, customizable and adaptable models and remove the "black box" approach to decision analysis.	Place records into custom-built queues for your analysts and managers with comprehensive audit of events.	Make rule and workflow decisions and update data in real time to influence the outcome of a transaction.	Graphically design, integrate and execute complex workflow processes launched by a user or a Decision Rule match.

HOW IT WORKS

Decision Analysis Engine: Sophisticated decision analysis leverages real-time data mining, and Bayesian Networks and Neural Networks to increase real time risk management while creating fewer false positives.

Queue Management Engine: Intuitive browsing capabilities and flexible queue management tools help organize, analyze and store records, and presents records requiring individual analyst attention in real-time to enable rapid tracking and response.

Rules Engine: Allows for the creation of flexible and powerful rules, comprehensive follow up actions, and full rule hierarchies, which ensures immediate response to newly identified threats and reduces staff burden.

Workflow Engine: Improve decision-making and route workflow execution through simplified, visual creation of workflow definitions, built-in multi-channel user notifications, and asynchronous integration to external systems.

VASCO RBA SOLUTION FEATURES

'Step Up' Authentication: VASCO RBA is an integral part of VASCO's product suite, the de facto standard for two-factor authentication, and provides integrated authentication options that will "step up" to require additional user authentication as needed, based on activity score and level of risk.

Configurable Programming: A highly configurable XML, ISO8583 and Web Proxy programing interface allows for the rapid inclusion of real-time data, ensuring accelerated organizational response to new threats across all channels.

Comprehensive Reporting Tools: Customizable reporting tools enable complete, self-service access to management information, reducing time and resource demands for internal IT staff.

Natively Integrated VOIP IVR: A text to speech and voice IVR controlled by the Workflow Engine allows VASCO RBA to engage and gain approval of the user via phone. The customer interaction is fully automated end-to-end by VASCO RBA, reducing the need for manual staff intervention.

Comprehensive Compliance Controls: VASCO RBA is designed for the demands of highly regulated environments. A security model that provides for granular control over all roles and rules ensures the enforcement of strict separation of duties, and comprehensive audit logs and a life-long audit trail are available on demand for all records.

Multi Tenant Architecture: VASCO RBA is a genuine multi-tenant architecture with proprietary labelling model that allows business units or clients to be isolated and partitioned. This supports more centralized operations, and provides greater return on investment.

About VASCO

VASCO is a leading supplier of strong authentication and e-signature solutions and services specializing in Internet Security applications and transactions. VASCO has positioned itself as global software company for Internet Security and designs, develops, markets and supports DIGIPASS®, CertiID™, VACMAN®, IDENTIKEY® and aXsGUARD® authentication products. VASCO's prime markets are the financial sector, enterprise security, e-commerce and e-government.

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