

Fraud Protection

A COMPREHENSIVE SUITE OF SECURITY TECHNOLOGIES





Online Resources Fraud Protection

Advanced Techniques
Deployed Comprehensively
From a Single Point of Control



A Race You Have to Win

Don't Let Fraud Undermine Your Internet Channel

Online fraud is one of the biggest challenges facing financial institutions. It can undermine profitability, divert resources, and destroy consumer confidence.

Online Resources' security solutions address these challenges head-on. Through our partnership with RSA Cyota, the leading provider of online security, we offer best-of-breed solutions for authentication, risk management, and response. When deployed across our integrated online banking and bill payment infrastructure, these solutions provide a single, overarching perspective, making it possible to monitor fraud, gather and analyze intelligence, and react to threats with unprecedented speed and effectiveness.

Online Resources Fraud Protection will protect your consumers and your reputation. And it will ensure you meet the Federal Financial Institutions Examination Council (FFIEC) authentication guidelines that go into effect at year-end 2006.

Unified Command and Control

An Integrated Infrastructure for a Powerfully Integrated Response

When it comes to security, Online Resources has a critical advantage—we own, operate, and drive the entire infrastructure that supports your online banking and bill payment services. As a result, we can deploy security solutions that are unique in the industry because they are integrated on a single platform, significantly reducing your vulnerability to attack.

Our integrated infrastructure provides a number of specific benefits for financial institutions. It enables us to generate a richer, more cohesive view of transaction data and consumer activity. Behavioral markers in the online banking application such as password changes can be easily correlated with activity in the online bill payment application such as new payees. Individually, each of these events might not warrant attention. Together, they deserve a closer look.

Equally important, our integrated infrastructure gives us the ability to alert consumers quickly through Internet email, secure email, and our 24x7 call center, providing a comprehensive response in case of attack.

Multilayered Security

A Comprehensive Suite of Advanced Antifraud Technologies

Our security suite offers a series of overlapping safeguards that are unusually effective in minimizing the effects of fraud. Taken together, they consistently reduce online fraud at financial institutions by 80 percent and reduce the lifespan of a phishing attack from six days to five hours.*

* Source: RSA Cyota

RISK-BASED AUTHENTICATION

Prevent unauthorized access.

On login, users are risk-scored based on their profile and their accessing PC. The system challenges those who exceed a specified risk threshold.

For additional security we would like to authenticate you prior to logging in

Please answer the following questions:

What was the name of your first pet?

What high school did you attend?

submit

REVERSE AUTHENTICATION

Make it impossible to counterfeit your site.

1. Verify your Personal Authentication Image



King Mufasa

2. Enter your Password

.....

Sign-in

To prevent phishing, we supply users with a personalized watermark that gives them the assurance that they have landed on your Web site.

RISK MANAGEMENT REPORT

Identify emerging threats.

We issue daily reports that spotlight high-risk transactions based on behavioral indicators that signal potential fraud. In addition, we monitor the Internet for fraudulent use of your online banking and bill payment domain and URL.

High Dollar Activity by User (Over \$5,000)

Effective Date/Time: 1/1/2006 12:00:00 AM to 1/1/2006 11:59:59 PM
Creation Date/Time: 1/2/2006 8:45:00AM

RISK MANAGEMENT

Trans #	Customer #	# Transactions	Total Amount	Enrollment Date	Email	User Name	User Phone #
1	83771921	25	\$ 23,000.00	12/10/2004	Y	Andrew Harrison	(504)901-7968
2	63622119	19	\$ 20,500.00	02/22/2003	N	Robert Weber	(409)766-1987
3	34378224	2	\$ 18,800.00	07/07/2002	N	Jeffrey Bakerfield	(212)313-8294
4	73588522	1	\$ 17,342.47	01/21/2001	N	Cheryl Puckett	(310)937-7623
5	33395216	9	\$ 15,215.00	11/07/2004	N	Brendon Monahan	(710)448-8839
6	87782331	7	\$ 10,655.32	12/16/2005	N	Juan Martinez	(804)288-6972
7	57332890	4	\$ 7,790.00	01/01/2006	N	Corinne Whitener	(229)933-7364

INCIDENT RESPONSE PLAN

A comprehensive consumer response in event of attack.

Our ability to reach consumers through multiple touch points including Internet email, secure email, and our call center enables us to respond to threats in a rapid, appropriate, and coordinated way.

There's No Time to Lose

There's no telling when your institution may become a target. Safeguard your Internet channel with Online Resources Fraud Protection. For more information, call 703-653-2468 or email banksales@orcc.com.



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