



The
Authentication
Authority

Arcot Systems, Inc. Company Overview

FACT SHEET

About Arcot Systems

Arcot is the Cloud Authentication Leader. Our solutions make Web transactions and online access safe for over 100 million consumer, enterprise and e-Commerce users. Financial institutions, pharmaceutical companies, enterprises, and eShopping sites are among an extensive list of organizations that rely on the company's solutions to prevent online fraud and identity theft.

Arcot fraud prevention, strong authentication and e-Document security solutions are easily deployed, low-cost, and extremely scalable. Organizations can transparently protect their users from fraud without changing user behavior or requiring expensive hardware.

In addition, with Arcot e-Document security solutions, organizations can implement paperless business processes to reduce their business costs, enable innovative services and shrink their environmental footprint.

Organizations can deploy Arcot solutions in-the-cloud or on premise delivering the right balance of cost, convenience, and strength. Arcot level 4 software-as-a-service (SaaS) offerings are hosted in our SAS 70 certified, PCI DSS-Compliant Data Center providing our customers the highest level of cloud security in the industry.

Arcot was co-founded in 1997 by current president and CEO Ram Varadarajan. Arcot is privately held and employs more than 100 people. The company has its software solutions deployed worldwide. To learn more about Arcot Systems, visit www.arcot.com

Arcot Deployment Statistics

- 13,000 Organizations
- 100 Million Active Users Protected

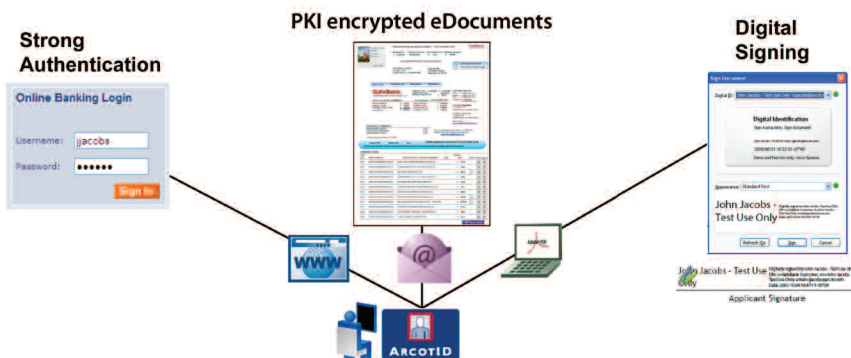
Facts

- Arcot solutions protect over 100 million users worldwide.
- Patented technology prevents Man-in-the-Middle, Man-in-the-Browser, brute force and other internet attacks.
- Co-inventor of the 3-D Secure protocol for online payment security with Visa. Three major card brands use the 3-D Secure protocol in their cardholder authentication programs: Verified by Visa™, MasterCard® SecureCode™, and JCB J/Secure™.
- 3-D Secure market leader with thousands of financial institutions and all sizes of merchants using Arcot solutions to protect the identities of millions of consumers worldwide.
- Industry leading Partners – Adobe, CA, Google, IBM, Sun, salesforce.com and others work with Arcot to deliver Arcot's authentication and signing solutions to the market.
- Proven innovation with over 35 patents awarded and pending.

Information At-a-Glance

Solution Space	Online fraud prevention, strong authentication and eDocument Security
President & CEO	Ram Varadarajan
Headquarters	Sunnyvale, CA USA
Employees	100+ worldwide
Founded	1997
Certifications	Federal Information Processing Standard (FIPS) 140-2, Level 1, from the U.S. National Institute of Standards and Technology (NIST). SAFE-Biopharma certified, SAS 70 certified, PCI DSS-Compliant
Investors	Accel Partners, Adobe Ventures, Goldman Sachs, Invesco Private Capital, ONSET Ventures, Raza Ventures, Skandinaviska Enskilda Banken (SEB), Vedanta Capital, Visa and Wells Fargo

ARCOTID – ONE SECURE CREDENTIAL – MULTIPLE USE CASES



ArcotID® provides one secure software credential for each user that can be used for strong authentication, secure eDocument delivery and digital signing across multiple applications.

Solution Overview

Online Shopping Identity Verification

Arcot solutions protect consumers shopping on the Internet. Arcot fraud reduction solutions prevent internet thieves from capturing and using consumer card information by verifying that the card is being used by the authentic owner in card-not-present shopping environments.

Mobile Authentication

With Arcot solutions, you have multiple options for using your phone for authentication. You can use the ArcotID mobile app to secure your login with two-factor authentication. With the ArcotOTP mobile app, you can use your phone as an authentication device to generate an OTP. An organization also can send an OTP to the phone via SMS or email.

Web Portal Protection

Arcot provides both risk-based and strong authentication for consumer and enterprise portal login. Users are protected from internet threats without deploying complicated and expensive hardware alternatives. Organizations and their users benefit from better security with no change to user experience and a significant reduction in management overhead.

Identity Management

Arcot adds fraud detection and strong authentication to your existing identity and access management solution to protect your business critical applications. Arcot solutions integrate seamlessly with all the leading identity and access management products including those from CA, IBM, Sun, and Novell. Arcot solutions act as the first line of defense to verify and protect your users' identity.

Internet Threat Protection

Arcot PKI-based strong authentication protects your users from today's sophisticated man-in-the-middle (MITM) and man-in-the-browser (MITB) attacks where one-time password (OTP) tokens and grid cards cannot. We automatically verify legitimate consumer or enterprise portals making sure that you are connecting to your intended application and not a counterfeit site.

VPN Authentication

Arcot solutions integrate with your existing VPN product to provide strong authentication for your remote users. Our 100% software, approach protects your network by giving your employees, vendors, and partners a secure yet easy way to verify their identity when signing into the VPN to gain access to your network.

Secure Electronic Correspondence – Go Green

Arcot offers solutions to enable organizations to fully eliminate paper processes. You can extend online services to your customers that streamline document signing and delivery, while cutting costs and improving your carbon footprint. Arcot solutions permit confidential information to be delivered securely to a person's email inbox via an encrypted PDF document. Only the intended recipient can open and decrypt the document providing compliance with privacy regulations.

Product Portfolio

ArcotID Secure Software Credential

Combines a standard x.509v3 digital certificate with Arcot's patented Cryptographic Camouflage private key concealment technology to allow users to authenticate securely anytime and anywhere, easily and safely.

ArcotOTP Secure Password Generator

One-time-password generator that runs on mobile devices including the iPhone and Blackberry. ArcotOTP supports EMV and OATH standards allowing users to easily generate an OTP on their mobile phone to shop online or gain account access.

A-OK Fraud Detection and Strong Authentication Service

The largest cloud-based authentication system, A-OK adds a transparent layer of security to any authentication process. With no software or hardware to install and maintain, A-OK eliminates the headaches associated with managing an authentication infrastructure. We host the service in our SAS 70-certified, PCI DSS-compliant data center with full system back up and built-in redundancy for high availability. Our service is scalable, configurable and multi-tenant efficient.

Arcot Fraud Prevention Network (AFPNet)

The Arcot Fraud Prevention Network enables you to incorporate secure, privacy-protected data sharing into your environment to help stop online fraud before it happens. With a network of millions of transactions and thousands of organizations, we have a vast collection of online fraud data to monitor emerging threats in the network, extrapolate fraud trends and immediately share that information with the network members.

RiskFort Web Fraud Detection

Detects and blocks online fraud in real time. RiskFort assesses the fraud potential of every online access attempt and online transaction by examining a range of data collected automatically. Using a Risk Score, combined with business policies, it recommends an action, e.g. approve, decline, or require additional step-up authentication.

WebFort Versatile Authentication Server (VAS)

Creates a central point for all authentication policy and enforcement. It supports all standard authentication methods and interfaces and uniquely supports the ArcotID and ArcotOTP providing a software-only, strong authentication while maintaining the simplicity of a username/password interface.

Secure Electronic Notification and Delivery (SEND) Service

Is a secure, email-based alternative to paper communication that allows statements and other electronic documents to be securely emailed to recipients. SEND securely delivers private correspondence to the user's email inbox over any email channel. Arcot's patented technology invisibly provides the user the ability to authenticate, decrypt, view, and store their confidential documents. Arcot technology is built into Adobe® Acrobat® and Adobe Reader® so no additional software or hardware is required.

SignFort

Enables organizations to replace traditional 'print and sign' methods with a more secure, streamlined process for signing and approving documents. Arcot's SignFort easily works across a variety of applications and environments, including PDF, XML, and other document types.

TransFort

Provides card authentication and fraud reduction for eCommerce transactions. Arcot co-wrote the 3-D Secure protocol with Visa, creating the first widely used federated identity system. This protocol is used in the Verified by Visa, MasterCard SecureCode and the JCB J/Secure programs to protect online shoppers from CNP fraud. TransFort is offered for Issuers, Merchants and Processors.



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