



# Arcot A-OK On Demand

Delivering Consistent Quality of Service, Scalability and Service Level Assurance



## DATA SHEET

### Overview

Arcot-managed state-of-the-art secure data center

Configurable, Multi-tenant, scalable architecture

Most experience in providing secure cloud services

Highest level of service level assurance

Contained in secure vaults and maintained by Arcot personnel

### ARCOT MANAGED DATA CENTERS PROVIDE THE HIGHEST LEVEL OF SECURITY IN-THE-CLOUD.

Whether you call it cloud computing, software-as-a-service, or the more traditional hosted service, when it comes to cloud-based online fraud prevention, strong authentication and e-document security, Arcot is a proven leader.

Since 2000, Arcot has offered cloud authentication services and currently serves over 50 million users in its Arcot managed A-OK On Demand data centers. Arcot's data centers and processes are SAS 70 Type II certified and PCI DSS-compliant. Arcot A-OK services are highly scalable, configurable, and multi-tenant efficient.

With both cloud-based and on-premise solutions, Arcot provides authentication, fraud and risk management to over 13,000 organizations and over 100 Million users across the globe.

### The Highest Levels of SaaS Service Level Assurance

Not all SaaS architectures are created equal. The best solutions deliver configurability, multi-tenant efficiency and scalability. Arcot has consistently delivered the highest level of scalability, throughput, performance, and resilience by employing field tested distinguishing features in the inherent product architecture and consistently implementing best practice management processes at our Arcot managed, secure data centers. Arcot employs leading edge technology, systems and software. All of our data centers are managed by Arcot employees who are experts in our products and data center management and have undergone extensive security vetting.

### Designed for Privacy and Resilience

#### Multi-tenant

Arcot has a comprehensive set of cloud security offerings for Consumer or Corporate Access, e-banking, and e-Commerce security. Arcot A-OK uses a multi-

tenant architecture that ensures and protects the privacy of your information. Nearly 13,000 customers run on a massively shared infrastructure, which creates economies of scale not possible with single-tenant applications or on-premise implementations.

#### Highly Customizable

Arcot A-OK solutions maintain individually customizable instances in a multi-tenant environment – a process which requires a very sophisticated architecture. A-OK also allows customers to maintain these customizations over multiple releases. This obviates the need for expensive, prolonged and risky upgrades typical of on-premise software.

#### Economies of Scale

Single-tenant systems have very poor scale economics. The amount of capital and operational expenditures are very high for single-tenant solutions. A-OK distributes this cost over a broad range of customers, while allowing each customer to preserve their value-added

## ARCOT A-OK ON DEMAND OFFERINGS AT A GLANCE

SAAS OFFERINGS	DESCRIPTION
Arcot A-OK for e-Commerce	Allows consumers to shop online safely by providing 3-D Secure compliant card authentication and fraud detection service for issuers and merchants. The service provides multiple layers of protection for verifying the identity of the shopper using the card.
Arcot A-OK for Enterprise	Offers fraud detection and authentication services that protect your users while accessing SaaS applications like Salesforce and Google apps as well as Web portals, VPNs, and online banking.
Arcot Fraud Prevention Network (AFPNet)	Enables secure, privacy-protected data sharing in your environment to help stop online fraud before it happens.
Arcot Secure Electronic Notification and Delivery (SEND)	Provides a secure, email-based alternative to paper correspondence. Protects confidential and personally identifiable information by encrypting PDF files and ensuring that only the intended recipient can open and view the file.

## About Arcot

Arcot is the cloud authentication leader. Our fraud prevention, strong authentication, and e-Document security solutions make Web transactions and online access safe for millions of consumer, enterprise, and e-Commerce users. Organizations can transparently deploy stronger authentication and allow users to conveniently authenticate from any computer or mobile device. Arcot solutions deliver the right balance of cost, convenience and strength.

features, giving clients the best of individual ownership and shared tenancy at a compelling price point.

### Data Center Security and Certification

Arcot employs independent third party firms to audit our technology and processes. Arcot A-OK is hosted in Arcot-managed data centers that are SAS 70 Type II certified and PCI DSS-compliant. In addition, Arcot A-OK has passed independent verifications for security and compliance by Visa, MasterCard, JCB and Ernst & Young. These certifications attest to the robustness of A-OK security across multiple dimensions — application, network and facilities. Our data centers are managed by our own employees who undergo extensive background verification.

Arcot's data centers are contained in secure vaults that are monitored 24x7 to ensure top security. Biometric systems including palm scanners and badge access are used to screen all personnel accessing the system and security cameras with digital recorders and pan-tilt-zoom (PTZ) capabilities are used for continuous monitoring.

### Proven Reliability

We have a track record of delivering above and beyond our Service Level Agreement (SLA) commitment of 99.5%. In order to achieve this we have redundancy at every stage of our operation:

- Redundant internet connectivity
- Redundant power supply with battery UPS and diesel generators
- World class temperature control and fire prevention systems
- Redundant firewalls and routers
- Every URL is served by a cluster of servers (>2)
- Primary and Backup databases
- RAID HDD on all systems
- Redundant network cards

In addition, we perform external monitoring every fifteen minutes from four locations around the globe. Our track record of exceeding our 99.5% SLA commitment is unmatched in the SaaS industry.

### Proven Scalability

Our systems are sized to cope with 300% of maximum peak load and we employ ladder architecture with no single point of failure, providing our clients with a highly scalable solution architecture. This unique architecture allows us to upgrade and swap out system components or perform software upgrades without bringing the system down.

Our A-OK services infrastructure currently supports over 13,000 customers and 50 million users. We have experienced Compounded Annual Growth

Rate (CAGR) of over 50% without any impact to system throughput and SLA.

### Real-time Upgrades

Because A-OK is hosted in the cloud, all A-OK users receive instant upgrades and are always on the latest version of our platform. Our upgrade process allows customers to benefit from the latest features and yet preserve their customizations.

### External Integration

A-OK supports industry standard protocols – SAML 2.0, Web Services, 3-D Secure. This allows us to integrate A-OK with other on-premise and SaaS applications such as Core Banking Systems, Identity Vetting Systems, Identity Management Systems from CA, IBM, Oracle, Sun and Novell, ActiveDirectory, ERP Applications (Oracle, SAP), Verified by Visa, MasterCard SecureCode and JCB J/Secure. This allows organizations to preserve and leverage their current investments.

### Development, Test Sandboxes

Arcot's A-OK solutions provide a full range of development, test and production cut over capabilities, affording clients the ability to customize, configure and integrate their solutions to derive the optimal value.

### Disaster Recovery

A-OK is delivered from state of art redundant data centers on both the East and West coasts of the U.S. and we are in the process of adding a third data center in Asia.

All facilities are identical and transactions are replicated via a high speed dedicated link, making interruption of service related to hardware problems or data issues virtually impossible. If one of these facilities goes down—because of a natural disaster, for example—the applications will failover to the other site with minimal interruption. Our support staff includes experts in database replication and application recovery along with well developed and audited processes for the same.

A-OK provides a Recovery Time Objective (RTO) of no more than 24 hours after disaster and a Recovery Point Objective (RPO) of no more than 24 hours prior to disaster (synchronized once a day).

### Global Support

Arcot provides 24x7 email and telephone support for our customers no matter where they are in the world. Our support centers are located in the U.S. and Asia for complete “follow the Sun” support.

For more information, please visit [www.Arcot.com](http://www.Arcot.com), email [sales@arcot.com](mailto:sales@arcot.com), or contact your nearest sales office:

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