



Arcot Systems, Inc. The Global Leader in e-Payment Authentication

FACT SHEET

The Global Leader

Arcot is the de facto standard for e-Payment card authentication and fraud reduction for both card issuers and online merchants. We co-wrote the 3-D Secure protocol with Visa in 2000, creating a simple yet effective way to protect against fraudulent online transactions. The 3-D Secure protocol is one of the most successful and widely adopted federated identity systems. All three major card brands use this protocol in their cardholder authentication programs: Verified by Visa™, MasterCard® SecureCode™, and JCB J/Secure™.

Arcot offers you the choice of a fully hosted service managed by Arcot or a licensed product for you to install and manage yourself. We host the service in a SAS 70-certified, PCI DSS-compliant data center, with full system back up and built in redundancy for high availability. Arcot's hosted service currently supports nearly one hundred million transactions per year and this number is expected to double each year. Arcot's 3-D Secure solutions provide authentication based on information not visible on the cards for all online card not present (CNP) transactions.

Basic cardholder authentication and 3-D Secure compliance is provided by Arcot TransFort™. Our fraud detection solution, Arcot RiskFort™, provides an additional layer of fraud prevention and works transparently with TransFort.

Industry Leaders Rely on Arcot ePayment Solutions

13,000 Financial Institutions
50 million Active Cardholders
Over 500 Million Cardholders Protected

ISSUERS

ABN Amro • ANZ • Capital One
Citi • HSBC • ING Card • SBI Cards
Scotia • Standard Chartered
UBS • Wells Fargo

PROCESSORS

China Union Pay • Fidelity
FiServ • First Data • MasterCard
Metavante • TSYS • Visa

MERCHANTS

BestBuy • British Airways
Dell • Lufthansa • Orbitz
Priceline • Tesco
United Airlines • Verizon

TransFort – Cardholder Authentication

Rapid Compliance, Configurable Features

Provides a highly configurable ACS allowing issuers to quickly offer a security service to cardholders that is fully compliant with 3-D Secure.

Stop Fraud without Stopping Customers

Allows you to reduce fraudulent transactions while enabling your legitimate customers to make their purchases without affecting the customer experience.

Flexible Deployment – Hosted or Licensed

Offers the option of choosing how you want to deploy: hosted by Arcot or installed in your enterprise.

Scalable Protection

Supports individual banks, global banks with multi-country operations, as well as service providers and processors who offer card management services. This facilitates integration with existing card issuer systems, including home banking and fraud management systems. Provides “Online Alerts” to the cardholder for all ‘card not present’ transactions.

RiskFort – Fraud Detection

Measures Risk in Every Transaction

Measures and blocks fraud in real-time for each transaction by examining a range of data collected automatically. Blocks fraud as it occurs, rather than trying to investigate it afterwards. Can identify high-risk transactions and take action before suffering losses.

Invisible to Legitimate Users

Affects only those users whose behavior does not match their personal profile, historical data and your policies. Most users will never know it is there.

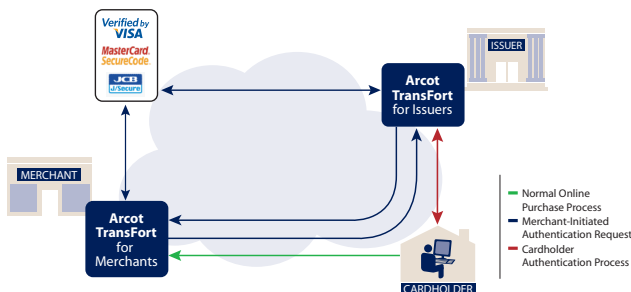
Integrates with Any Application

Enables you to add real-time fraud detection quickly and easily to existing business processes and applications.

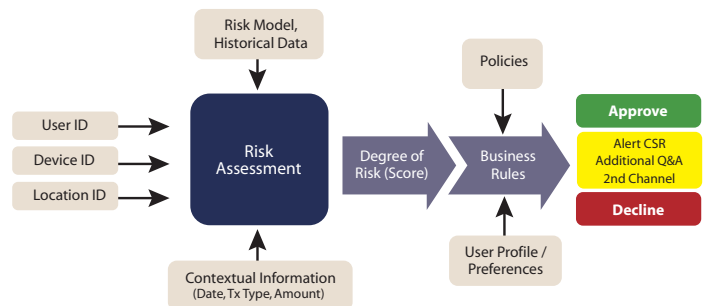
Flexible Rules to Support Your Environment

Customizable rules engine enables you to configure to match your business practices and risk tolerance, rather than forcing you to change your operations to fit your security tool.

TransFort



RiskFort



For more information, please visit www.arcot.com, email sales@arcot.com or contact your nearest sales office:



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