



# Arcot Authentication Solutions Fraud Prevention and Strong Authentication

## FACT SHEET

### Strong Authentication No Longer Optional

Simple usernames and passwords are no longer sufficient for verifying the identity of your online users. Regulatory requirements are making two-factor authentication mandatory. You want to upgrade to two-factor authentication to prevent identity fraud and meet regulatory requirements, yet traditional approaches like OTP tokens are expensive to deploy and manage, and are ineffective against new threats. The challenge you face is deploying a technology that is both easy to use yet strong enough to protect against sophisticated attacks like Man-in-the-Browser and Man-in-the-Middle.

### Arcot Two-factor Authentication Solutions

Arcot offers a wide range of software-only, two-factor authentication solutions that transparently protect and verify your Web users' identities. Arcot Solutions protect your customers, partners, and employees from identity theft and fraud with two-factor authentication, without the need to change their familiar username/password-based login experience. By employing innovative, patented authentication technologies, Arcot solutions uniquely defeat attacks like man-in-the-middle and man-in-the-browser. These attacks typically evade other authentication technologies.

Basic adaptive access control including fraud monitoring, detection and prevention capabilities are provided by Arcot RiskFort™. Arcot RiskFort employs real time risk-based authentication technologies such as deviceID checking, and IP Geolocation to identify legitimate users. If a user is deemed suspicious, the transaction or login can be denied or can be flagged for additional step up authentication. Arcot WebFort® provides a range of two-factor authentication options including Security Questions & Answers, OTP to mobile phone via SMS, OTP via email and the ArcotID® Secure Software Credential. WebFort also includes a Personal Assurance Message for site verification and a scrambled pin pad to protect against keystroke and mouse click loggers.

### Deployment On-Premise or On-Demand

Arcot authentication solutions are offered for deployment on-premise or on-demand as an Arcot hosted service. You choose the deployment model to suit your environment. The on-demand offering delivers two-factor authentication without having to install and manage your own authentication infrastructure. Arcot hosts all necessary components in our SAS 70 certified, PCI DSS-compliant data center, eliminating the need to install, manage, or maintain any hardware or software on local servers.

### RiskFort – Risk-based Authentication

#### 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.

### WebFort – Strong Authentication

#### Range of Two-Factor Authentication Options

Provides a range of two-factor authentication options completely in software. Adds identity protection to your Web applications and portals without the cost and complexity of hardware tokens or smartcards. Easy to use, deploy, and manage.

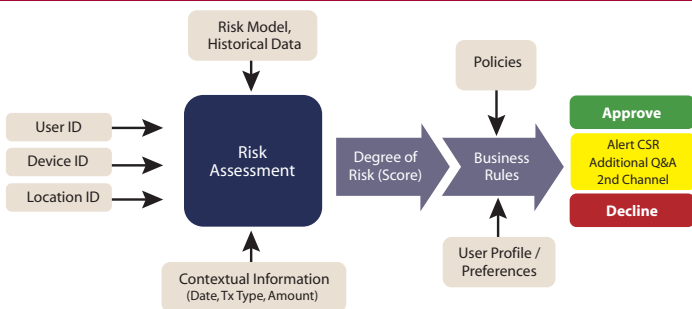
#### No Change to User Experience

Upgrade to two-factor authentication without changing your users' sign-on experience. Sophisticated Arcot authentication technology is hidden from your users, protecting their online identity behind the scenes while keeping the simplicity of a username/password.

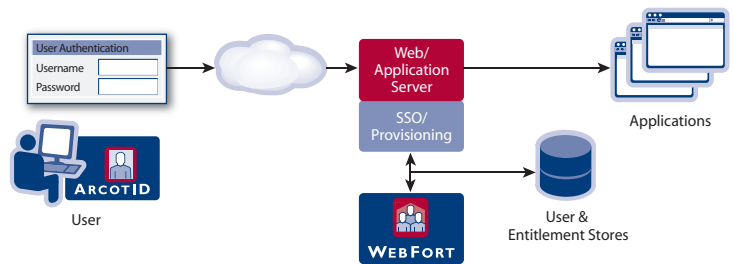
#### Easy Integration with IAM and VPNs

Integrates with leading Identity and Access Management, SSO, and VPN products including those from IBM, CA, Sun, Check Point, Cisco, Citrix, Juniper, Nortel, Sun, and Oracle.

### RiskFort Process Flow



### WebFort Process Flow



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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