IDENTIKEY Risk Manager

Intelligently detect and prevent fraud, while reducing friction for users

Organizations today are tremendous targets of opportunity for electronic thievery. Blended threats, improvements to man-in-the-middle/browser exploits, and advances in malware have made threats more numerous and even more available to less-skilled cybercriminals. VASCO IDENTIKEY Risk Manager (IRM) is a comprehensive fraud solution designed to help you improve the manner and speed at which your organization detects fraud across multiple channels, enabling you to take a proactive approach to fraud prevention, while at the same time making the experience as painless as possible for your users.

REAL-TIME, MULTI-CHANNEL FRAUD PREVENTION

Through sophisticated, real-time risk analysis, VASCO IRM delivers strong and dynamic protection against fraudulent activities across multiple channels - identifying risk at critical steps, predicting risk levels, and taking quick action when fraud patterns are identified.

VASCO IRM works silently in the background to collect and score activities and operations based on intelligent analysis of behavioral, contextual, qualitative and quantitative data, and by challenging unusual patterns and stepping up security where required, IRM creates a barrier that a hacker or fraudster cannot easily circumvent, and in a way that doesn't impact the user experience.

VASCO IRM BENEFITS

- **Improve response to evolving fraud patterns**
- **Monitor, detect and block fraudulent transactions**
- **Improve risk compliance strategies and fine-tune policies**
- **Reduce cost and improve operational efficiencies**
- **Reduce friction for users**
- **Perfectly suited for online and mobile banking** applications
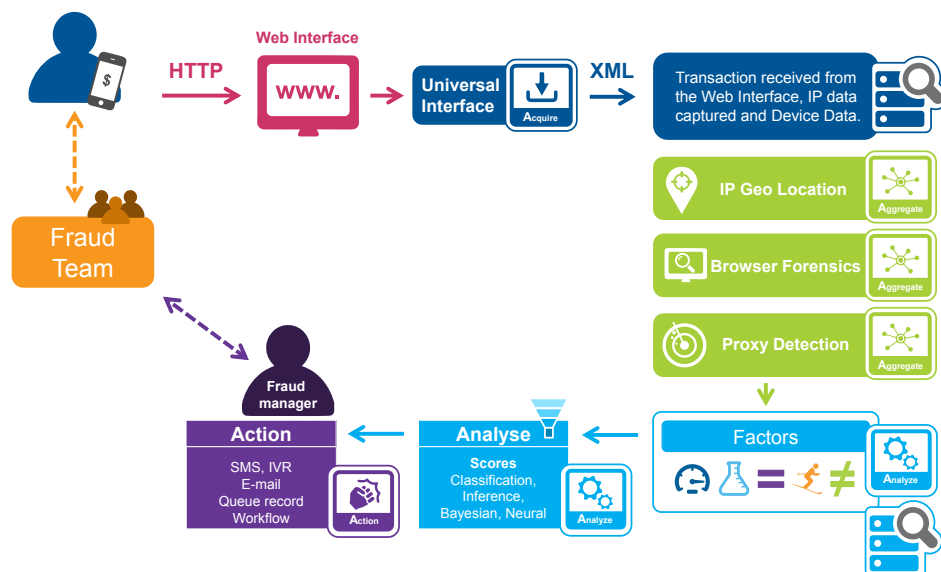
VASCO IRM is a general purpose risk management solution that can address online transactions (as shown above) as well as electronic and mobile banking, ATM, e-commerce applications, and more.

A global leader in authentication, electronic signatures, and identity management

A SOPHISTICATED TOOL FOR A SOPHISTICATED PROBLEM

A simple authentication server, basic data mining, and back office decision analysis are no longer proactive or sufficient enough to manage the many complexities or the level of sophistication of fraud. VASCO IRM delivers a comprehensive, centralized level of service, and the sophisticated techniques required to elevate your approach to fraud prevention.

DECISION ANALYTICS

Sophisticated data mining, scorecards, Bayesian and Neural networks improve intelligence and provide greater insight into decision performance, while giving engineers the guidance they need to enhance analytical models and improve data mining/KDE processes.
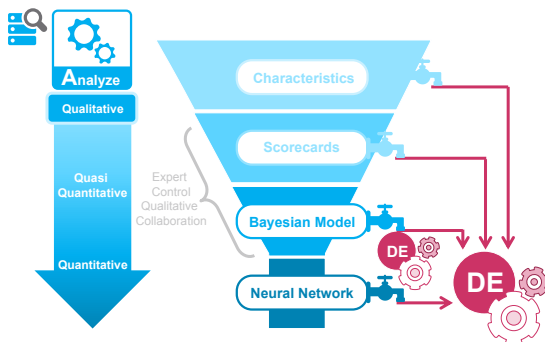

DECISION ENGINE

Comprehensive analytics from multiple sources are handed over to the IRM Decision Engine, which takes action depending on the results of the expert rule, and provides visibility into the specific series of events that triggered the action, and the final decision.
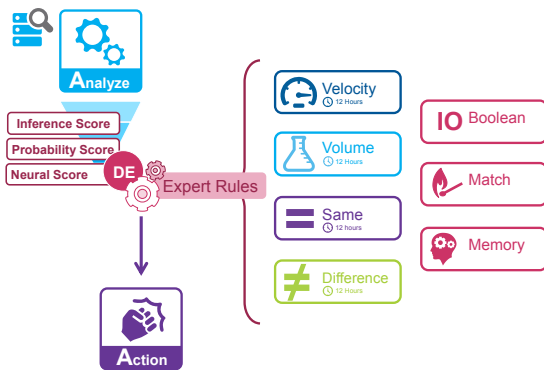
DECISION PROCESSING

A potentially suspicious transaction may require further authentication or investigation rather than blocking – a process that can run in batch, near time or real time.
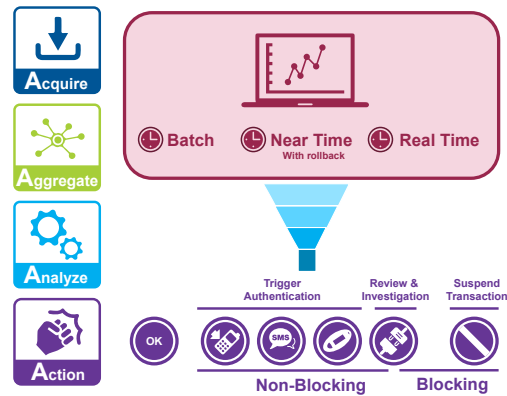
VASCO IRM FEATURES:

- **'Step Up' Authentication:** IRM provides broad and integrated authentication options that will "step up" to require additional user authentication as needed, based on activity score and level of risk.

- **Configurable Programming:** A highly configurable XML, ISO8583 and Web listener allows for the rapid inclusion of real-time data, ensuring accelerated organizational response to new threats across all channels.

- **Comprehensive Reporting Tools:** Customizable reporting tools enable complete, self-service access to management information, reducing time and resource demands for internal IT staff.

- **Comprehensive Compliance Controls:** IRM employs a security model that provides for granular control over all roles and rules, ensures the enforcement of strict separation of duties, and delivers comprehensive audit logs and a life-long audit trail on demand for all records.

- **Multi-Tenant Architecture:** IRM is a genuine multi-tenant architecture with a proprietary labelling model that allows business units or clients to be isolated and partitioned.

- **Flexible Deployment:** IRM can be deployed on premise, or as a cloud-based service.

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About VASCO

www.vasco.com