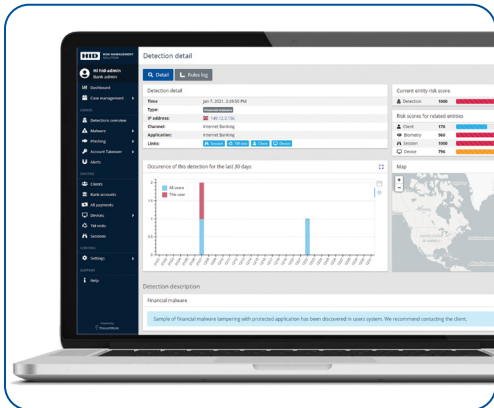


# HID Risk Management Solution

## NEXT GENERATION FRAUD DETECTION SOLUTION BASED ON DEEP BEHAVIORAL PROFILING AND MACHINE LEARNING

HID Risk Management Solution is a holistic solution to effectively protect all online banking channels.

With HID's Risk Management Solution, banks and financial institutions, have everything they need to build trusted, secure and seamless digital experience for their users. From transaction monitoring, identity verification to threat detection — the HID solution facilitate for organizations to precisely understanding who their legitimate users are, while keeping the fraudsters away.



### Deep Behavioral Profiling

The HID Risk Management Solution analyzes users through every step of their online journey.

Our solution evaluates user's identity and their intentions through vast number of datapoints. These include behavioral patterns, session parameters, transaction details, and their interaction with web and mobile applications.

This knowledge allows us to create completely trusted user and can precisely detect all

related anomalies, identify threats & prevent fraud.

### Machine Learning

Latest advancements in ML and AI are used to analyze user behavior and hundreds of technical and financial parameters.

As a result, HID's Risk Management Solution is able to detect suspicious activities and prevent fraud, even in the preparation phase of an attack.



Weeks to implement<sup>1</sup>



Better detection rate<sup>2</sup>

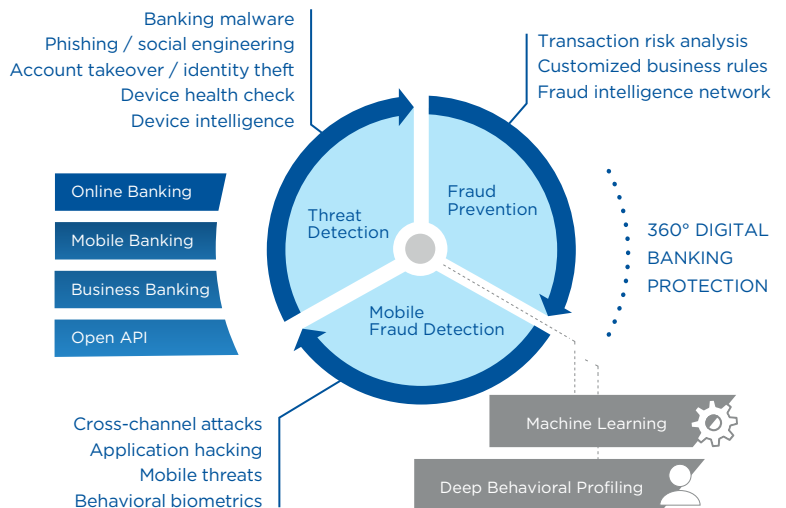


Fewer false positives<sup>2</sup>



Decrease in costs for authentication

1 cloud option  
2 than traditional FDS  
3 estimated SMS cost savings



**MULTI-LAYERED APPROACH TO THREAT AND FRAUD DETECTION**

Big Data Analytics				Layer 5
Device aware	Session aware	User aware	Transaction aware	Layer 4
Layer 1	Layer 2	Layer 3	Layer 4	
<b>Access</b> <ul style="list-style-type: none"> <li>Connection check (TOR, anon proxy)</li> <li>Browser and OS security check</li> <li>Malware, phishing</li> <li>Device fingerprint</li> </ul>	<b>Logon</b> <ul style="list-style-type: none"> <li>GeoIP check</li> <li>Login time check</li> <li>Logon biometrics</li> <li>Velocity checks</li> <li>Action context</li> </ul>	<b>Navigation</b> <ul style="list-style-type: none"> <li>Clickstream profiling</li> <li>Scripted access and automation detection</li> <li>Session hijacking</li> <li>Behavior and app interaction biometrics</li> </ul>	<b>Transactions</b> <ul style="list-style-type: none"> <li>Money mule blacklist</li> <li>Anomalous transactions</li> <li>Behavioral profiling</li> </ul>	

**70% Better Threat Detection Rate\***

The HID Risk Management Solution is sensitive to various techniques of online fraud, including social engineering, phishing and zero-day attacks — resulting in up to 70% better threat detection rate.

**90% Decrease in Authentication Costs\***

The HID Risk Management Solution validates user’s digital identities with high accuracy, allowing banks to save resources otherwise spent on the second factor authentication in over 90% of cases.

**90% Less False Positive\***

Deep behavioral profiling and a holistic approach make HID’s Risk Management Solution adaptive and precise in analyzing potential fraud which resulted in significantly less false positives.

\* Results are based on a client case study. Details are available upon request.

**Deployment**

- **Easy and fast:** in weeks instead of months
- **Flexible:** fully managed on premise or in the cloud
- **Rich analytical web portal:** for security teams and fraud analysts
- **Security Operations Center** cybersecurity professionals who vigilantly watch for threats across the digital landscape



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