



# HID® Risk Management Solution



## Detection of Malware, Fraud and Data Breaches

The growing use of digital banking channels and the increasing amount of financial transactions encourages cybercriminals to be more creative in finding ways to get inside of network and commit fraud. Digital businesses need to support their customers and protect the integrity of their interactions to prevent costly attacks, data breaches and fraud.

HID Global's Risk Management Solution gives businesses and consumers a new defense against cybercrime, protecting customer data and defending against fraud, malware and data breaches. It uses a real-time risk profiling technology that protects against both established and recent threats that target online and mobile channels, transaction systems and sensitive applications. It provides a combination of evidence based capabilities and behavioral biometrics supported by machine learning. The solution is available in the following two options:

- \* HID® Risk Management Solution - threat detection
- \* HID® Risk Management Solution - threat and fraud detection

### With HID Risk Management Solution, digital services can:

- Instantly determine whether they are targeted by any MitM attacks, malware, phishing or other attacks.
- Perform real-time analysis of user behavior to mitigate risk efficiently and detect account takeovers.
- Protect customers from identity theft or insecure transactions.
- Reduce costs of fraudulent transactions and data breaches.
- Make existing fraud prevention efforts more efficient and cost effective.

### How It Works

HID Risk Management Solution is composed of 3 different engines:

- 1. Threat engine** - detects generic threats and tracks device IDs:
  - \* Deep analysis of the devices and the networks
  - \* Application integrity tampering, known malware, phishing attacks
  - \* High velocity or artificial access patterns
  - \* Included in both options
- 2. Behavior engine** - creates a behavioral profile of the user:
  - \* Form fields, buttons and other page elements monitoring
  - \* Page navigation and application usage habits anomalies detection
  - \* Mouse, keyboard, swipe behavior biometry and actions context
  - \* Included in both options
- 3. Anomaly engine** - It monitors the details of transaction:
  - \* Machine learning methods to identify anomalous sessions and transactions
  - \* Continual analysis of hundreds of parameters such as geolocation, device settings and capabilities, date/time/activity context, typical transaction values and more
  - \* Included in Risk Management Solution - Threat and Fraud Detection option only



All of this happens transparently to the user, without requiring any downloads or cookies. As a completely clientless solution, it works on all type of computers and mobile devices, including tablets and smartphones.

On the back end, the information discovered can be integrated with broader fraud, risk, compliance and other systems. And when integrated with ActivID Appliance, HID Risk Management Solution adds another layer of intelligence for comprehensive defense against malware and data breaches.

### Protect Your Business from Malware, Fraud and Data Breaches

HID Risk Management Solution keeps track of detailed information about the application, the users' actions and behavior and the communication content. It analyzes this information continuously and thanks to an adaptive capability and sophisticated algorithms, even in the case of an unknown new type of threat, it will certainly leave some unique pattern that will be identified by the HID Risk Management Solution.

The solution delivers a complete set of detection and protection techniques for securing client access and transactions. It is a 360 threat and fraud detection solution that provides:

- **Phishing detection** - detects when a false log-in page has been created with the intent to deceive users, while also showing which users have been compromised.
- **Malware detection** - checks known signatures and adds additional techniques such as automated connections detection and overlay.
- **Account takeover and session stealing detection** - on top of relying on device reputation, the solution checks more than two hundred parameters including biometric characteristics, mouse and keyboard usage behavior to distinguish legitimate users from attackers.
- **Transaction monitoring** - the solution is able to detect fraudulent transactions by analyzing hundreds of transaction parameters while securing customer data.

### Who Uses HID Risk Management Solution?

HID Risk Management Solution is an ideal solution for the growing number of organizations that need to protect data and transactions from potential threats, and that need to comply with the increasing number of regulations such as PSD2, 23NYCRR500, etc.

This layered cybercrime protection is particularly valuable for financial institutions, online merchants and service providers.

### Part of a Layered Cyber Security Strategy

HID Risk Management Solution works with HID Global's ActivID Authentication Appliance, which offers multi-faceted authentication to secure transactions, devices and accounts. When used in conjunction with the ActivID Authentication Appliance, HID Risk Management Solution adds essential malware, transaction fraud detection and device identification technologies — protecting the integrity of the entire online transaction.

### Availability and Platforms

HID Risk Management Solution is available on premise or in the cloud with the calling of a Java Snippet and the integration of an SDK into its own mobile application.

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