

HIGHLIGHTS

OneSpan Risk Analytics 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

RISK ANALYTICS

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. OneSpan Risk Analytics 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, OneSpan Risk Analytics 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.

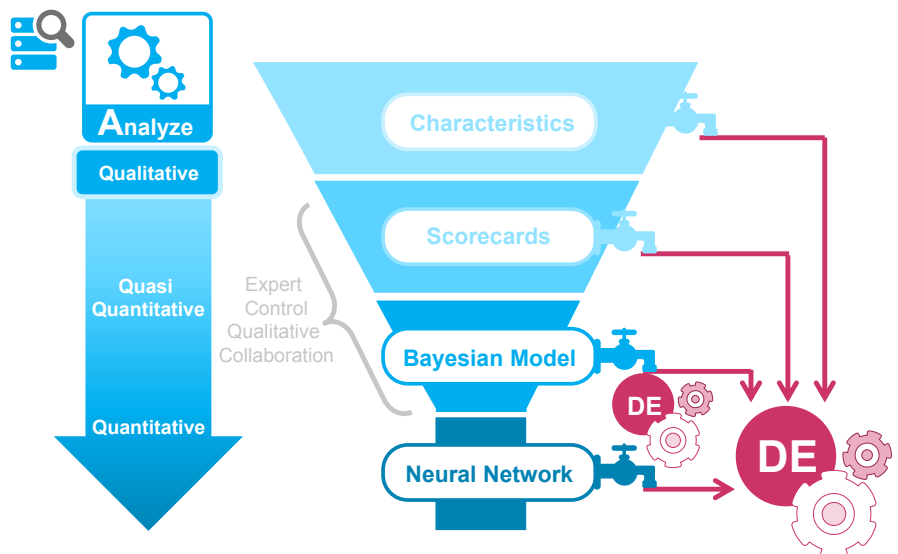
OneSpan Risk Analytics works silently in the background to collect and score activities and operations based on intelligent analysis of behavioral, contextual, qualitative and quantitative data, and by challenging unusual patterns and stepping up security where required, OneSpan Risk Analytics creates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

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. OneSpan Risk Analytics 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.



HIGHLIGHTS

Banks, and other businesses, need to accelerate digital channel growth while improving both user experience and security. In the past businesses had to focus on one or the other. Not anymore.

OneSpan Risk Analytics achieves the twin goal of strong security and optimal user experience. It analyzes vast mobile, application and transaction data, in real-time, to effectively detect fraud and dynamically step up security to stop fraudulent transactions, improving the customer experience and defeating sophisticated fraud.

Decision engine

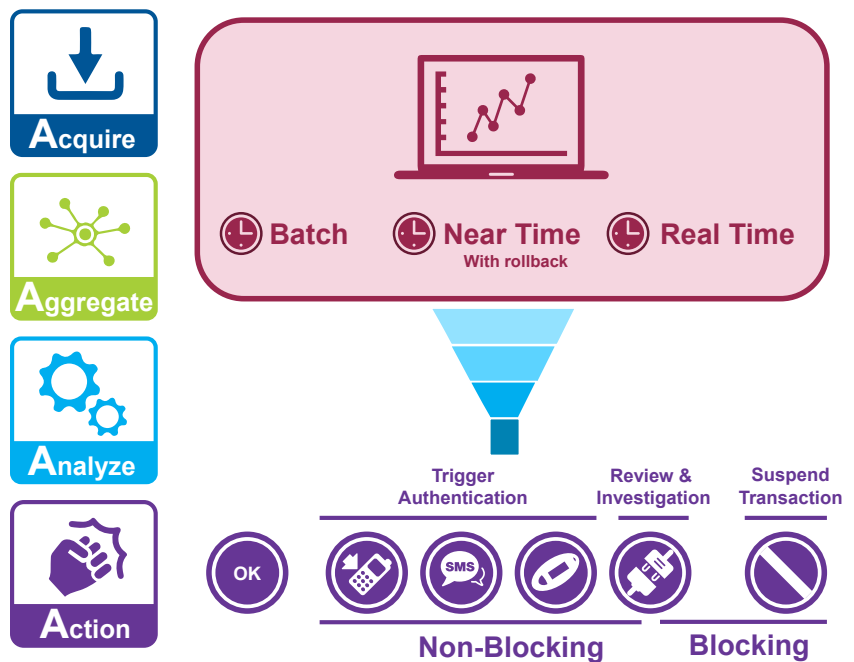
Comprehensive analytics from multiple sources are handed over to the OneSpan Risk Analytics Decision Engine, which takes action depending on the results of the expert rule, and provides visibility into the specific series of events that triggered the action, and the final decision.

Decision processing

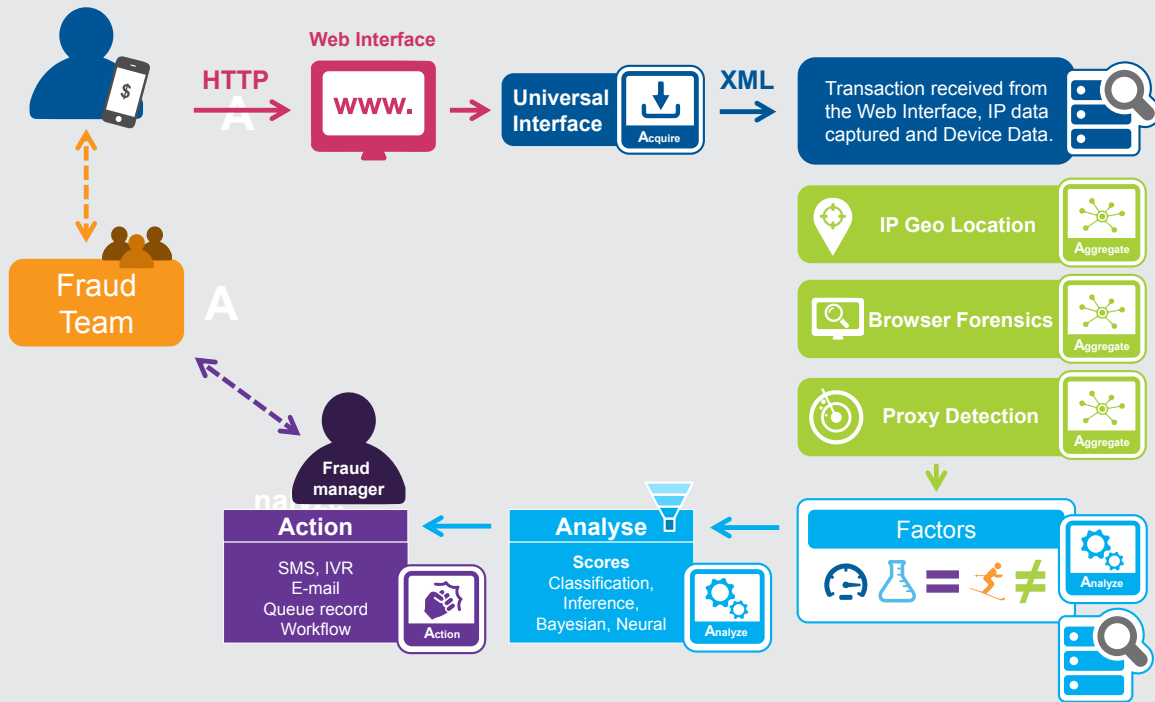
A potentially suspicious transaction may require further authentication or investigation rather than blocking – a process that can run in batch, near time or real time.

Key Features

- ‘Step Up’ Authentication: OneSpan Risk Analytics 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: OneSpan Risk Analytics 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: OneSpan Risk Analytics is a genuine multi-tenant architecture with a proprietary labelling model that allows business units or clients to be isolated and partitioned.
- Flexible Deployment: OneSpan Risk Analytics can be deployed on premise, or as a cloud-based service.



ONESPAN RISK ANALYTICS



OneSpan Risk Analytics 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.



OneSpan enables financial institutions and other organizations to succeed by making bold advances in their digital transformation. We do this by establishing trust in people's identities, the devices they use, and the transactions that shape their lives. We believe that this is the foundation of enhanced business enablement and growth. More than 10,000 customers, including over half of the top 100 global banks, rely on OneSpan solutions to protect their most important relationships and business processes. From digital onboarding to fraud mitigation to workflow management, OneSpan's unified, open platform reduces costs, accelerates customer acquisition, and increases customer satisfaction.

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