



Anomaly Detection Service

A best-in-class security solution to help protect financial institutions and their clients from the potentially devastating effects of Online and Mobile Banking fraud.

Financial Institution Benefits

- Proactive detection of account takeovers, suspicious activity and fraudulent transactions, so the financial institution can intervene before fraud occurs.
- Compliant with the FFIEC's requirement to detect and respond to suspicious activity.
- Automatic monitoring of all audit-log events for Online and Mobile Banking — with no need for complex integration work.
- Low IT involvement — with less than one full-time employee needed for operation.
- No maintenance costs.
- Builds end-user satisfaction with heightened financial security.

End-user Benefits

- User assets are protected with the broadest available threat coverage, which is difficult for criminals to learn and defeat.
- End users are automatically protected by the financial institution without any required action on their behalf.

Features

- Behavior monitoring based on geolocation, device type used, time of day, ISP and IP address, and more.
- Easy-to-use investigation and forensics tools.
- Case management tools to track incidents, manage workflows and analyze histories.
- On-screen alerts prioritized by risk score.
- Email alerts to designated personnel for faster action.
- Cross-account analysis to prevent attacks on multiple accounts.
- Risk and behavior trend reports.
- Performance reports.

An effective security program is a multifaceted, multilayered system of redundancy that includes prevention, monitoring and remediation.

Digital Insight and Guardian Analytics have partnered to offer an FFIEC-compliant group of solutions that provide financial institutions the fraud prevention services they need to help protect themselves, and their Online and Mobile Banking end users.

Products

- **Guardian Analytics® Online** — Protects account holders without affecting their Online Banking experience. It allows financial institutions to detect account compromise, suspicious online activity, fraudulent payment requests and cross-channel fraud attacks – allowing them to intervene before the money is gone.
- **Guardian Analytics Mobile** — The first anomaly detection solution built specifically for the mobile channel, including products such as Mobile Web Banking and Mobile Banking Apps. It uses behavioral analytics to transparently monitor all activity in every Mobile Banking session and identify suspicious activity.
- **FraudDESK™** — A managed service that prevents fraud without straining a financial institution's staff. Guardian Analytics' fraud analysts use the products on the financial institution's behalf to monitor banking activity. This will reduce losses due to fraud and increase customer satisfaction and loyalty.

Add-ons

- **Guardian Analytics Alert Integration** — This add-on integrates Guardian Analytics with IBM® Trusteer anti-malware alert data. It's only available to financial institutions that already have the IBM Trusteer product or would like to purchase the two products together. This is a separate line item from Guardian Analytics Online.
- **Guardian Analytics Small Business Payments** — This add-on is an expansion to Guardian Analytics Online. It analyzes ACH and Wire payments that are submitted through Digital Insight Online Banking when the financial institution has enabled the Small Business Payments option. Guardian Analytics Small Business Payments detects payments that are unusual compared to each account's unique payment history. With this add-on, financial institutions can manage risk and offer their small-business clients competitive payment products and service levels. Small Business users that have Shared Access enabled will also receive transaction monitoring delivered to the sub-user level.
- **FraudDESK Small Business Payments** — This add-on includes Guardian Analytics Small Business Payments with the additional benefit of outsourcing the staff function to an expert from Guardian Analytics.

Banks and credit unions turn to Digital Insight for innovative online and mobile banking that drives growth. For nearly 20 years, our leading solutions have helped financial institutions engage more meaningfully and more profitably.

