UNISYS | Securing Your Tomorrow™

Identity Solutions for Financial Services

- Unisys is recognized as a global leader in Biometric Identity Solutions with with a proven track record of successful implementations across the globe
- Biometric based (Face, fingerprint, voice) multi-factor user authentication behavorial capabilities on smartphones
- Strategic development and deployment resources in place around the world, to serve 4,000 financial organizations in over 100 countries

Fearlessly Embrace New Channels and Business

Banking customers are showing preference for different channels ranging from online, mobile, and branch to ATM. Online and mobile banking are now an integral part of everyday banking, and will continue to grow. Internet Banking was the preferred means of banking for 39% of respondents to a recent survey[1]. While this is great for business, it exposes banks to new vulnerabilities and risks.

- 7 out of 10 people no longer trust passwords to protect their identity[2].
- 25% of banking transactions will be done on mobile devices by 2021[3].
- Attacks on banks' websites are on the rise, with a targeted attack on 30 of the top banks globally

Cyber-crime and mobile fraud attempts are expected to continue to grow over the next few years. Banks can no longer secure just the entry points (doors) they must also secure the Identity of their customers. Unisys' comprehensive Identity Solutions based on leading biometric technologies enable banks to have the highest level of identity assurance with the least disruption to business across all of the channels.

Security is No Longer Just a Compliance and Fraud Issue, it is a Business Driver

The Challenge— financial institutions must provide a frictionless end user experience while maintianing high levels of security to protect their assets from fraud and external attacks.

Security failures are bad for business. 56% of respondents lost faith in their bank after just one fraudulent attack. Moreover, after a fraud episode, 40% of businesses move some or all of their banking business to a competitor.

[1] American Bankers Association (ABA)

[2] results from a survey conducted by Telesign Publish on entrepreneur.com in June 2015

[3] Gartner

Strong security is good for business. Bank customers are holding back from embracing new banking technology. 68% of customers cite security risks as the reason for not adopting mobile banking. Moreover, 50% are more likely to consider robust identity verification methods to be very compelling or extremely compelling factors in choosing a new bank.

To establish secure experiences, banks must look past the entry points and embrace the identity and credentialing of customers. Vaults can be breeched, apps can be hacked, and user IDs and passwords can be stolen. Banks are increasingly realizing that the one thing that can't be hacked is the customer himself. It is much more difficult to steal a fingerprint, a voice pattern, a vein pattern or an iris.

Biometrics is the Key to Secure Business Expansion

With the proliferation of new channels, the time for biometrics in banking has come. Username and password control is no longer sufficient. Phishing scams, malware and other cyber-crime tools are becoming more sophisticated and persistent, and are likely to stay ahead of a bank's ability to protect against them. Beyond that, consumers will reject using strong passwords on mobile devices as well.

Unisys' Approach – Customize Authentication Levels for Enhanced Service and Counter Fraud Risks

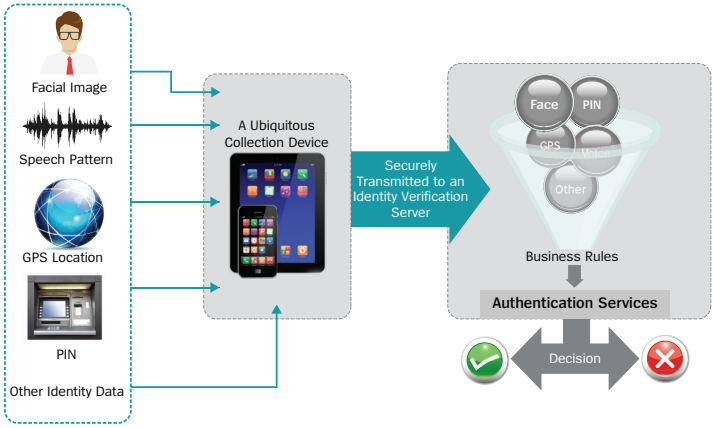
Unisys delivers leading technology related to the identification and verification of people, including facial recognition, iris, fingerprint, vascular, and voice biometrics. Our solution is based on our identity management framework. This is Unisys' own IP for securely managing the identity of people, and has re-usable components and a powerful platform for quickly implementing identity solutions.

Stealth(identity) capabilities

- **Multi Factor Authentication Modes** – Support for biometrics, passwords, PINs, and One Time Password (OTP) technology
- **Context Aware, Risk Based Authentication** – Intelligent dynamic authentication to facilitate frictionless customer experience
- **Policy Based Authentication** – Provide tiered authentication based on transaction type
- **Seamless Multi-Channel Access** – Capture enrollment data once and use across all channels
- **Verified Enrollment** – Authenticate account creation documents
- **Governance** – Extensive audit capabilities to monitor and manage end-to-end security
- **Enhanced Mobile Authentication** – Deliver Multi-Factor Authentication natively in all mobile applications

With Stealth(identity), a customer biometric ID process could be set up in a matter of weeks and deliver immediate ROI.

Extended mobile biometric authentication minimizes the risk of identity theft, by adding a layered defense, providing high authentication fidelity and enhancing customer convenience through a biometric-based multi-factor authentication (MFA) solution on mobile devices such as smartphones and tablets.



The authentication process can be comprised of any number of factors such as "something you have" (a device), "something you know" (a PIN/passphrase), "something you are" (face, fingerprint, voice), and "where you are" (GPS) to confirm that the end-user is genuine. This multi-layered approach is, customized as per the security needs of the transaction or application, or dynamically via risk analysis trends.

Policy Based Step Up Authentication - With multi factor authentication you can provide different levels of authentication methods for different transaction values, client type, risk profile, etc. creating a secure, user friendly yet cost effective approach. For example for all mobile transactions:

- Below $200 – User ID and password only
- Between $200 and $1000 – User ID password and PIN
- Over $1000 – User ID, password, PIN and/or voice and facial biometric recognition

For more information, please contact your Unisys representative or visit: www.unisys.com/security

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