JHA Multifactor Authentication™

Identity Authentication for Online Transactions

With Internet crime on the rise, banks are looking for ways to prevent fraud and build customer confidence in conducting online transactions. FFIEC regulations and guidelines require banks to implement multifactor authentication. JHA Multifactor Authentication, offered through a strategic alliance with RSA Security, Inc., provides an end-to-end, multifactor authentication solution that adds an additional layer of protection without changing the way customers interact online.

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JHA Multifactor Authentication

Proactively Protect Your Customers From Internet Fraud

BUSINESS VALUE

- Reduce Risk

COMPATIBILITY

- SilverLake System®
- CIF 20/20®
- Core Director®

- *This behind-the-scenes authentication system provides security to customers as they conduct online banking transactions.*

WHAT IS MULTIFACTOR AUTHENTICATION?

Multifactor authentication derives its name from the concept that a customer can be identified by multiple, separate factors: something he/she knows, something he/she has, and something he/she is. Multifactor authentication uses these factors to verify customers' identities when they conduct online financial transactions.

IT'S SIMPLE AND SECURE ...

JHA Multifactor Authentication offers a cost-effective, secure, and customer-friendly fraud protection option for your bank. This behind-the-scenes authentication system provides security to customers as they conduct online banking transactions without requiring them to keep up with external hardware. A profile is built for each customer that includes device IDs, IP addresses, transaction types, and dollar amounts. The system is invisible to more than 99 percent of customers and only visible during risky and fraudulent transactions (less than 1 percent of all cases).

IT'S EASY TO SET UP AND USE ...

Customers do not change their login process, download any software, or buy hardware to use JHA Multifactor Authentication. The customer's device ID is used as the second factor for authentication. RSA Consumer Solutions invokes additional authentication for risky transactions by either using a challenge only response or by using a challenge question/response with an optional out-of-band, real-time automated telephone call if the customer fails the challenge response.

OPTIONAL ADD-ON MODULE …

Jack Henry Banking further protects customers against phishing scams with an optional add-on module for Multifactor Authentication that displays a personalized graphic to customers to verify that they are connected to a bank's legitimate website rather than a fraudulent copycat site. This is a reverse authentication "cookieless" watermark that appears on the login page of the Internet banking session.

During initial setup, the customer can select from a library of tens of thousands of unique images. Upon reaching the Internet banking site, the customer is presented with the login page that asks for his or her login ID. Only after the correct image is returned and verified can the customer proceed by entering a password to complete the login process.

WHAT IT DOES:

- Builds a profile for each customer that includes device IDs, IP address, transaction types, and dollar amounts.
- Is invisible to more than 99 percent of customers and only visible during risky and fraudulent transactions (less than 1 percent of all cases).
- Invokes additional authentication for risky transactions by either using a challenge question/response or an out-of-band, real-time automated telephone call.
- Offers an optional add-on module that displays a personalized graphic to customers to verify that they are connected to a bank’s legitimate website rather than a fraudulent copycat site.

WHAT IT DOES FOR YOU:

- Verifies customers’ identities before allowing online transactions.
- Enables banks to proactively protect themselves and their customers from Internet fraud and the related financial losses.
- Requires no downloading of software or buying any hardware.
- Instills confidence and trust in online banking customers.
- Complies with related regulatory requirements.

Customers do not change their login process, download any software, or buy hardware to use JHA Multifactor Authentication.

For more information about Jack Henry Banking®, or to schedule a demonstration or talk to an existing user, email **askus@jackhenry.com**, call **417-235-6652**, or visit **www.jackhenrybanking.com**.

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