

## *Online, Mobile, Network & Physical - Securing the Spectrum*

Credit unions need to look to solutions that are flexible, easy to implement and integrate across channels. Because electronic fraud is an ever changing landscape, too much complexity in any system is the enemy of security. Rigid systems are simply unsustainable, especially for credit unions that do not have the time or manpower to constantly implement large scale and expensive projects. At Easy Solutions we pride ourselves on creating affordable, cost-effective products that can easily be integrated into legacy platforms and communicate across channels.

Easy Solutions' strategy is Total Fraud Protection, which means there is no one magic solution that will take care of all your security needs. Instead, credit unions need a truly multi-layered approach that will systematically thwart fraud across different transactional channels and at every stage of a fraud incident. This cutting-edge and holistic strategy includes different products related to phishing and pharming prevention, multi-factor authentication, and transaction anomaly detection.

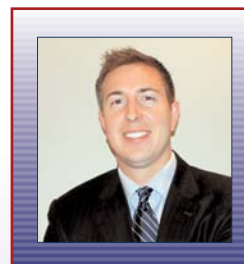
The fact remains that fraud does not occur unless money changes hands. DetectTA from Easy Solutions monitors transactions in every banking channel, such as ATMs, point-of-sale terminals, and IVRs in addition to online platforms. The solution qualifies the risk of every transaction a user makes, in real time, based on a heuristic profile the product learns over time and institutional rules. DetectTA can then work with multi-factor authentication solutions, such as our DetectID, to request further identification to qualify risky transactions in the form of token based One Time Passwords, mobile One Time Passwords, challenge questions, grid cards, or device authentication.

Our approach also includes helping credit unions actively search for fraud incidents while cybercriminals are still in the planning phase. Detect Safe Browsing (DSB) protects end user devices, including mobile, while giving credit unions a view into their customer's threat environment. In 2012, this paired with our proactive anti-phishing service, Detect Monitoring Service (DMS), allowed us to find over 71% of phishing, pharming, and malware attacks before our clients even knew a threat existed. Add-ons in DMS are now able to detect DDoS attacks, website defacement, and monitor social media feeds for brand intelligence. All of this is managed from an easy to access cloud-based portal.

Again, there is no single one point solution to prevent fraud. Credit unions need to build total fraud protection strategies that are easy to deploy and manage. Easy Solutions' Total Fraud Protection strategy can help credit unions build a truly multi-layered platform, or quickly fill in the gaps of any legacy system.

### David Sylvester

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**David Sylvester**  
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America. Easy Solutions is the only security vendor focused on the detection and prevention of electronic fraud across all devices, channels and clouds. Our offerings range from anti-phishing and secure browsing solutions to multi-factor authentication and transaction anomaly detection, and our portfolio of Total Fraud Protection® products provides companies and financial institutions a one-stop shop for multiple fraud prevention services. We currently protect 24 million customers of 80 leading financial companies, retailers and other entities in the US and abroad. For more information please visit: [www.easysol.net](http://www.easysol.net).

### Contact Info

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