



Arcot A-OK™ Service

Versatile Authentication Service for Protecting Online Access
and e-Commerce Transactions



SOLUTION BRIEF

Overview

Robust service that protects online access and e-commerce transactions.

Authenticates 60 million users in SAS 70, PCI DSS-Compliant data center.

Provides protection from phishing and man-in-the-middle attacks.

No hardware or software to install on site so that the service can be deployed with minimal effort.

THE AUTHENTICATION CHALLENGE: Your organization uses a variety of web-based applications to provide access to corporate information for your employees, customers and partners. You may also offer your products and services for sale online through an e-Commerce service. Securing access and providing security for your e-Commerce customers remains a top priority for your company. You are facing unprecedented security challenges due to the growing incidence of identity fraud and online attacks. Compliance issues and privacy concerns are forcing you to implement additional layers of authentication security. Recognizing that authentication is the first line of defense against online fraud, you need an authentication solution that

- Ensures that only authorized users gain access to your IT systems
- Makes it easy for your users to get to the information they need, when they need it
- Protects your e-Commerce users while shopping online
- Reduces your risk profile while keeping IT costs under control
- Can be implemented without complex installation and management overhead
- Meets your regulatory and compliance requirements

THE ARCOT A-OK SOLUTION: Arcot A-OK is a versatile authentication service that can quickly and easily upgrade the security of any authentication process. A-OK offers a variety of authentication methods that protect your users while accessing Web portals, VPNs, or shopping online. You can choose the authentication methods that best fit with your risk profile and user requirements. The A-OK service provides both risk-based and strong authentication for B2B and B2C access control and e-Commerce transactions. Implementing the A-OK service eliminates the headaches associated with installing hardware and software on-site so that organizations of any size can deploy risk-based and strong authentication in minutes.

A-OK FOR ENTERPRISE: A-OK for Enterprise adds a transparent layer of security to your authentication process without changing your user's sign-on behavior or requiring hardware tokens or cards. With A-OK, only authorized users gain access to your confidential, proprietary, or regulated data. Your users get the added benefit of having one credential for logging into all of their web applications.

A-OK FOR E-COMMERCE: A-OK for e-Commerce provides 3-D Secure compliant card authentication and fraud reduction for issuers and merchants allowing consumers to shop online safely. The service provides multiple layers of protection for verifying the identity of a shopper using the card. These include standard password protection, risk-based authentication for transparent fraud reduction, and strong authentication capabilities.

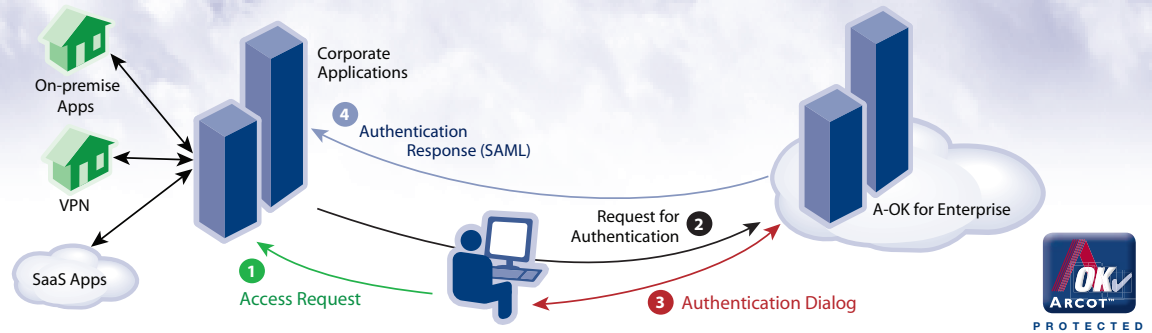
Authentication-as-a-Service

A-OK delivers the strong authentication you need without having to install and manage your own authentication infrastructure. Arcot hosts all components necessary to deliver on-demand strong authentication in our SAS 70 certified, PCI DSS-compliant data center, eliminating the need to install, manage, or maintain any hardware or software on local servers.

Leader in On-Demand Authentication

As the leader in online card authentication security, Arcot A-OK builds on Arcot's hosted card authentication service protecting over 60 million business and consumer users worldwide. With Arcot A-OK, you will get the benefit of Arcot's many years of experience in delivering on-demand software to over 12,000 financial institutions and 200,000 e-businesses.

ARCOT A-OK FOR ENTERPRISE AUTHENTICATION FLOW



One Credential for Multiple Accounts

You can choose from a variety of authentication techniques and pick the one that works in the particular use case. You may choose different authentication methods for different user groups. Each user can be issued a unique credential and can use that credential for accessing multiple accounts.

Wide Variety of Authentication Methods

Arcot offers standard authentication methods including password, security Q&A, OTP via SMS/email, and OATH tokens. Arcot also offers two unique authentication methods which provide greater security while eliminating the need for hardware tokens.

The first method, the ArcotID, is a transparent, secure, software credential, which is unique to each user. With secure single sign-on your users will have one password that when combined with your ArcotID® will allow you to securely authenticate to any application. The service automatically and securely issues, maintains, and updates the ArcotID providing self-service enrollment, password reset and roaming capabilities for your users.

The second type is ArcotOTP, a secure software one-time-password generator which runs on any mobile device, PDA, or computer. ArcotOTP provides an OTP without have to carry an extra hardware device.

No Change to User Experience

You can upgrade from standard username/password without changing your users' login experience. They are protected behind the scenes, with a strong authentication solution that protects them from phishing, man-in-the-middle, and other internet threats.

Centralize and Enforce Authentication Policies

Built-in risk-based authentication detects fraudulent activity before losses can occur, without affecting legitimate users. The adaptive risk analysis process assesses the fraud potential of every online transaction by examining a range of data collected automatically. As a result, access is granted, denied or can require additional authentication, all in real-time.

Supports Regulatory Requirements and Industry Standards

Organizations of any size can use Arcot A-OK to meet a number of government and industry regulations for strong authentication, including FFIEC, SOX, and HIPAA. Arcot supports industry standards such as SAML, EMV CAP/DPA, HOTP, and OpenID.

High Performance

A-OK is designed with virtually unlimited scalability, unparalleled ease of use, and extremely low latency. You can upgrade your users to strong authentication without degrading application or network performance.

Fraud Prevention Network Stops Fraud Faster

Customers of the A-OK service can join the Arcot Fraud Prevention Network. By aggregating fraud data from all of the members in the network the entire community benefits. When suspicious activity is detected at an individual site, that activity is flagged for all members. For example, if an organization has a risk policy that takes effect after ten attempts/failures, this policy is now enforced once ten attempts of that type occur at any organization within the fraud prevention network. This means that suspicious activity is identified faster and preventive measures can be automatically activated.

About Arcot

Arcot is the cloud authentication leader. Our fraud prevention, strong authentication, and e-Document security solutions make Web transactions and online access safe for millions of consumer, enterprise, and e-Commerce users. Organizations can transparently deploy stronger authentication and allow users to conveniently authenticate from any computer or mobile device. Arcot solutions deliver the right balance of cost, convenience and strength.

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