



SaaS & RSA's Identity Protection & Verification (IPV) Suite

Background

Numerous financial institutions worldwide rely on RSA hosted solutions for a variety of products. This document describes some of the main product areas in the Identity Protection & Verification suite which are currently available in a hosted option.

What is SaaS (Software-as-a-Service)?

Software-as-a-Service is a software application delivery model in which a vendor develops a software application and both hosts and operates it over the Internet. The customer of the application accesses and uses the application over the Internet, as well. This is also commonly referred to as Software-as-a-Service, or SaaS.

RSA's History with Security SaaS

RSA has one of the world's largest security SaaS (Software-as-a-Service) practices, with more than 3,700 organizations relying on RSA Hosted Operations for a variety of RSA products offered in this delivery model. RSA Hosted Operations has been offering SaaS products for more than seven years in the areas of card authentication, web authentication, and identity verification.

The Importance of SaaS

SaaS is important to the computing industry for the following four key reasons:

1. **COST** – Selecting a SaaS solution usually leads to lower costs. For example, there are lower costs at the outset for customers as SaaS eliminates the need to purchase equipment and licenses and to train personnel and maintain large teams, thereby enabling them focus on more strategic and specialized work. Furthermore, payments for SaaS are typically spread out over time on an annuity/subscription basis, thus reducing the financial burden of having to pay a large, one-time payment up front as required with many software purchases.
2. **SPEED** – SaaS offerings can be delivered faster than traditional on-premise deployments. Not requiring individual deployment to a customer's servers or on end user devices and extending access through standard Internet browsers significantly reduce the time it takes to get a SaaS offering into production.
3. **UPGRADES** – Product upgrades are virtually invisible to customers as vendors take care of this within a data center and do not need to individually visit each customer in order to introduce new features and functionality. Centralized Feature Updating prevents the need for customers to engage in ongoing patches and maintenance (both to the software and to the underlying infrastructure), making the upgrade/update process faster, easier, and more transparent. In addition, lapses in software applications tend not to occur as multiple customers are being updated simultaneously.



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4. **EASE THE BURDEN** – Vendors with expertise in SaaS ease their customers’ burdens by reducing ongoing concerns regarding training, hardware and software licenses, installing patches, and maintaining uptime levels. In addition, SaaS vendors with long track records usually have experience handling a wide array of software, upgrading, and maintenance issues spread over a number of clients, instilling confidence in customers that both their present and future needs will be met.

Why are Security Offerings Delivered as SaaS Significant?

Security offerings delivered in the SaaS model provide a number of significant benefits which are unique to the security landscape:

Fastest Response to Emerging Threats

RSA employs a large group of expert fraud analysts that closely monitor and tune the risk modeling to increase the effectiveness of the RSA Risk Engine. When deploying a SaaS model, updates are much faster and easier to put into production, providing a quicker response to emerging threats such as Man-in-the-middle (MITM) attacks, Trojans, and other forms of malware.

For instance, RSA® Adaptive Authentication receives updated risk models as threats evolve and fraudster tactics change to attack organizations, channels, and consumers in new and original ways. Another example involves RSA Identity Verification which receives warnings when identities are “in play” and may have been compromised by a criminal; as a result, it adjusts both the type and difficulty of questions being asked on that identity in real-time to make attempts at identity fraud even more difficult.

Most Up-to-date Anti-Fraud Feeds & Information

SaaS customers enjoy ongoing and consistent feeds from anti-fraud sources such as the RSA® eFraudNetwork™ – a data repository of fraud patterns that contains information such as IP addresses and device profiles that have been marked as high-risk.

The RSA Identity Verification Identity Event module receives the most updated feeds on identities that are potentially compromised. By measuring identity events such as identity and IP velocity, RSA Identity Verification can accurately pinpoint identities or accounts that may be at risk of being compromised in both the Web and IVR / Call Center channels.

Most Up-To-Date Features

SaaS products generally have the advantage of enabling new product features and updates to be released faster. By being the first to receive new features such as specific channel risk models, back office improvements and new authentication options, organizations deploying the SaaS model have the ability to be on the cutting edge in fraud detection and prevention. This helps them stay one step ahead of the fraudsters and their competitors.

Fight Fraud Together

RSA’s fraud analysts compile and build risk models based on data generated cross-institution, permitting real-time updates to anti-fraud measures without creating a drain on organizational resources.

Which RSA Products are Offered in a SaaS Delivery Model?

RSA’s Identity Protection & Verification Suite is offered in the SaaS model. The only exception is RSA FraudAction which is purely a managed service.

What is RSA Identity Protection & Verification (IPV) Suite?

The RSA Identity Protection & Verification Suite is a complete SaaS (Software-as-a-Service) portfolio of strong authentication and anti-fraud solutions that protect organizations and their customers against the latest external threats and help manage the overall risk of remote channel activities. RSA’s multi-channel solutions enable organizations to inspire user confidence, increase customer activity in remote channels, reduce fraud losses and related costs, and to create new business opportunities.

Where Does RSA Host its SaaS Product Offerings?

RSA hosts its SaaS product offerings out of seven data centers which are located throughout the United States and EMEA. RSA only utilizes top tier datacenters and houses their infrastructure in secure isolated cages. These data centers are maintained by CapGemini, TSYS, NTT Europe Online, Qwest, and Verizon Communications Inc.

About CapGemini: Capgemini, one of the world’s foremost providers of consulting, technology and outsourcing services,



enables its clients to transform and perform through technologies. Capgemini provides its clients with insights and capabilities that boost their freedom to achieve superior results through a unique way of working – the Collaborative Business Experience – and through a global delivery model called Rightshore®, which aims to offer the right resources in the right location at competitive cost. Present in 36 countries, Capgemini reported 2007 global revenues of EUR 8.7 billion and employs over 88,000 people worldwide. Capgemini’s Hosted Outsourcing Group in the United States has been providing Outsourcing Services since 1996 and currently provides these services to over 70 clients today. Capgemini provides world-class, state of the art facilities and one of only eight certified SAP Hosting partners in the United States. CapGemini also offers state-of-the-art data centers, high availability options using redundancy across data centers, secure card key access with round-the-clock monitoring, and talented, experienced and dedicated staff to provide the technical and system administration needs of your business application environments.

About TSYS: TSYS is one of the world’s largest payment-services companies. TSYS offers a broad range of processing and packaged technologies for issuing and acquiring, including support of consumer-finance, credit, debit and prepaid services. TSYS supports its clients’ operations in 76 countries worldwide. Based in Columbus, Ga., TSYS (NYSE: TSS) is 80-percent held by Synovus (NYSE: SNV), a \$31 billion financial-services company that is one of FORTUNE magazine’s “Most Admired Companies” and a member of its “100 Best Companies to Work For” Hall of Fame. TSYS Hosting Services boasts one of the most technologically advanced data-center infrastructures in the industry. Servers are nested within existing TSYS data centers, providing the highest levels of redundant network connectivity, power availability, environmental controls, security and safety. This enables TSYS to provide full-load balancing, high availability and comprehensive disaster recovery options.

About NTT Europe Online: NTT Europe Online designs, deploys and manages critical internet infrastructure, managed security and application services for businesses globally. With over ten years of experience and a proven track record of reliability, NTT Europe Online is one of the leading providers of managed hosting services in Europe. It is a wholly owned subsidiary of NTT Communications, part of the NTT Group (Nippon Telegraph and Telephone Corporation), the world’s largest provider of telecommunications services. NTT Europe Online’s managed hosting services provide the foundations for the reliability, availability, security and scalability of your online infrastructure. NTT Europe Online’s managed hosting services provide the foundations for the reliability, availability, security and scalability of

- Over 3,700 financial institutions in the US and worldwide use RSA products for authentication, fraud detection, and monitoring via SaaS representing 430 million end users worldwide. RSA’s Hosted Operation track record to date consistently exceeds the standard SLA offered by RSA.
- RSA eCommerce Authentication/3D Secure has been used as a SaaS offering since 2001 to empower service for more than 400 million cards from financial institutions to support more 3D Secure users and transactions than any other provider worldwide. eCommerce authentication/3D Secure is a modular online payment security platform supporting a wide range of authentication and card security products, including: Verified by Visa®, MasterCard SecureCode™, and JCB J/Secure™.
- Over 130 organizations use RSA Identity Verification to deliver knowledge-based authentication questions in both the Web and Call Center channels.
- RSA Adaptive Authentication and RSA Transaction Monitoring are used as a SaaS delivery model by more than 2,200 financial institutions in the United States. RSA Adaptive Authentication and RSA Transaction Monitoring SaaS-based products are used by RSA customers as a complete online fraud detection and management solution in the US, Venezuela, Columbia, India, the UK, and Australia.

both an online presence and business critical applications. Effective service delivery is at the core of NTT Europe Online’s managed hosting offering, built around ITIL®, ISO20000, PRINCE II, and best practice guidelines. NTT Europe Online’s ISO27001 certification for information security management also means it is externally audited every six months for added re-assurance

About Qwest: Customers coast to coast turn to Qwest’s industry-leading national fiber-optic network and world-class customer service to meet their communications and entertainment needs. Qwest is also the choice of 95 percent of Fortune 500 companies, offering a full suite of network, data and voice services for small businesses, large businesses, government agencies and wholesale customers. Whether running multimedia, corporate intranet/extranet or e-commerce applications, the CyberCenter services available from Qwest Hosting



Services at its data center facilities provide a secure, reliable and scalable foundation. Specifically designed to provide state-of-the-art hosting for mission-critical Web sites and enterprise applications, Qwest 50,000+ square foot CyberCenter facilities provide a compelling alternative to developing, deploying, and staffing a data center.

About Verizon Communications Inc.: Verizon Communications Inc. (NYSE:VZ), headquartered in New York, is a leader in delivering broadband and other wireline and wireless communication innovations to mass market, business, government and wholesale customers. Verizon Wireless operates America's most reliable wireless network, serving nearly 71 million customers nationwide. Verizon's Wireline operations include Verizon Business, which delivers innovative and seamless business solutions to customers around the world, and Verizon Telecom, which brings customers the benefits of converged communications, information and entertainment services over the nation's most advanced fiber-optic network. Verizon provides a fully managed, secure environment for servers, 24/7 support, and fast, reliable and scalable bandwidth resources. Verizon's managed services are delivered in five state-of-the-art data centers connected to the Verizon global IP network and was one of the first major hosting providers recognized by Visa as compliant with Payment Card Industry (PCI) Data Security Standards in Verizon's U.S. Smart Centers.

RSA is your trusted partner

RSA, The Security Division of EMC, is the expert in information-centric security, enabling the protection of information throughout its lifecycle. RSA enables customers to cost-effectively secure critical information assets and online identities wherever they live and at every step of the way, and manage security information and events to ease the burden of compliance.

RSA offers industry-leading solutions in identity assurance & access control, encryption & key management, compliance & security information management and fraud protection. These solutions bring trust to millions of user identities, the transactions that they perform, and the data that is generated. For more information, please visit www.RSA.com and www.EMC.com.



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RSA Security Inc.
RSA Security Ireland Limited
www.rsa.com

RSA's Identity Protection & Verification Products & Services

RSA's Identity Protection & Verification products and services offered in the SaaS model include:

- RSA Adaptive Authentication is a comprehensive authentication and fraud detection platform that monitors and authenticates customer activity based on risk levels, institutional policies, and customer segmentation.
- RSA Transaction Monitoring offers financial institutions a complete online fraud detection and management solution.
- RSA Identity Verification is a strong authentication security solution that uses knowledge-based authentication (KBA) to assure user identities in real-time and helps prevent the risk of identity theft and fraud.
- RSA Adaptive Authentication for eCommerce provides a safe and effective means of authenticating transactions in real-time via 3D Secure, encouraging customers to trust the security of buying products and services online while mitigating fraud losses for debit and credit issuers.
- The RSA eFraudNetwork is the industry's first and largest cross-institution, cross-platform online fraud network dedicated to sharing and disseminating information on fraudulent activity. Members include over 50 of the world's leading financial institutions, as well as credit and debit card issuers, thousands of regional banks and credit unions, and most major ISPs.

Summary

As organizations continue to scale back their IT budgets and face the challenge of doing more with less, the SaaS model is likely to become more in demand. Among its many benefits, the SaaS model helps organizations to reduce initial costs and the costs of ongoing management, imposes less impact on IT resources, and enables quicker and easier access to new product features and updates.

Today, thousands of financial institutions in the US and worldwide use RSA products via the SaaS model for authentication, fraud detection, and transaction monitoring, protecting over 430 million end users. To date, the track record of RSA's Hosted Operation consistently exceeds the standard SLA offered by RSA.

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