

ITI's PassMark Enhanced PC Forensics Solution

Multifactor authentication is available through ITI e-commerce solutions without having to install new software or carry any special devices. This password-enhanced PC forensics solution identifies each customer based on a password and the specific computer being used, assuring the financial institution that the customer is legitimate, and customers that they are truly at their financial institution's website.

Easy to Use

The PassMark solution combines the traditional customer user code and password with something the customer already possesses: a computer. The result for financial institutions and their customers is end-to-end protection against phishing, spoofing, keyboard logging and other fraudulent attacks – all without the need to install any new software.

For customers with more than one PC, supplemental authentication through knowledgebase question and answers, or e-mailing a one-time password, confirms the user's identity.

User Authentication

The customer's computer is registered with a single identifier (a device ID) that uses secure cookies and Macromedia Flash shared objects. In addition, the PassMark solution examines a number of device characteristics to create a unique fingerprint it checks each time a customer logs in. This prevents criminals from logging into a customer's account, even if they possess the customer's username and password.

Since a customer may have multiple computers, the solution provides a means of binding devices to a single user, enabling authentication in less than a second for the vast majority of customers.





Mutual Authentication

Not only must users prove their identity to the financial institution's website, but the website must also prove its identity to the user. To do that, a secret image unique to each customer is chosen during the enrollment process. Being visual, it's easy to notice and remember. When customers logging into your website see their secret image, they instantly know the site is real. A pool of more than 50,000 images is available.

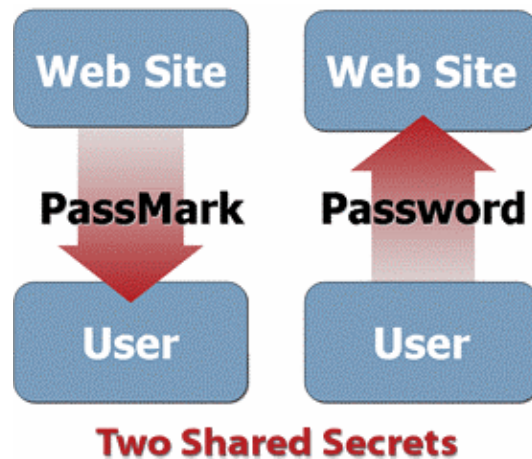
Customer Experience

Each customer is automatically directed to your enrollment process, where information gathered includes:

- A defined image
- A defined text phrase
- Supplemental authentication information (in case the device ID and fingerprint do not recognize the user)

Then at each login:

- PassMark verifies the customer's computer
- The customer is shown the personal image that confirms the website's legitimacy
- The customer's password is entered



If the PassMark password-enhanced PC forensics system detects something suspicious, the customer is asked to verify his or her identity by answering a challenge question. If the customer responds correctly to the question, the unique image appears and they can enter their password to complete the login.