High profile data breaches have underscored the vulnerability of consumer information in an age of increasingly sophisticated cyber attacks. As hackers become more targeted and sophisticated in their attacks, financial institutions must work to deploy controls that deter criminals while not impeding authentic users. More than ever, cybersecurity is critical to the continued growth and adoption of digital banking.

**Real-Time Risk Decisioning**

Protecting consumer data is a difficult task and financial institutions often use multiple security platforms that are not integrated, do not share data, and do not add holistic business value to the digital banking platform. To combat this, SecureNow offers a real-time risk-decisioning engine designed to centralize and simplify management all while accelerating the response to security threats to ensure a positive digital banking experience.

**Integral and Integrated**

At the heart of SecureNow is an integration of market-leading control solutions including Guardian® Analytics, iovation®, IBM® Trusteer®, Neustar® and Lexis Nexis® providing a centralized cybersecurity platform that no other provider can match. The integration of leading security services into a single platform provide a turnkey solution to help meet FFIEC compliance while reducing the burden to the financial institution. Additionally, SecureNow is pre-integrated with Fiserv digital assets making it easier than ever to gain access to world class cybersecurity protection.

**Security to Grow the Channel**

As consumer preferences continue to shift from the physical branch to digital channels, financial institutions must work to deliver frictionless and unobtrusive security designed to protect consumers while deterring fraudsters. SecureNow delivers on this promise of a secure online experience helping to build consumer satisfaction and brand loyalty.

**Options for Everyone**

Flexibility is key when it comes to delivering the right cybersecurity for financial institutions. SecureNow offers multiple options to meet the unique cybersecurity needs of each financial institution including:

- Out of Band Multifactor Authentication: One-time password via SMS and voice
Key Benefits

- Cybersecurity designed specifically for digital financial services
- Integrates industry-leading controls into a single platform including Guardian Analytics, iovation, IBM Trusteer, Neustar and Lexis Nexis
- Pre-integrated with key Fiserv digital assets including the Corillian Online® platform for rapid deployment
- Supported by Fiserv cybersecurity experts

Login Defenses: Login defenses against evasive device and location schemes along with strong recognition of devices and location at login

Behavior Analytics: Post-login defense for digital banking behaviors which indicate user may be operating with stolen credentials along with strong recognition of post-login user behaviors

Out of Wallet Authentication: Prompts users questions that are unique to the individual to quickly and reliably verify identity

Solving for the Future

Staying one step ahead of the fraudsters is difficult for financial institutions. SecureNow from Fiserv offers the agility that financial institutions need to solve issues before they become major problems. Designed with innovative technology and a flexible platform, SecureNow helps to optimize both the consumer experience and data protection today, tomorrow and for the future.