

CA RiskMinder™

At a Glance

CA RiskMinder™ is a transparent layer of protection against identity theft, data breaches and fraud. It measures and blocks fraud in real-time, without any interaction with the user. CA RiskMinder integrates with any web-facing application, including VPNs and enterprise or consumer Web portals. It analyzes the risk of online access attempts and transactions by examining a wide range of contextual data, scoring it based on preset rules, comparing it with historical data and conducting statistical analysis to calculate an overall risk score. The score is then used to either approve or decline the activity, ask for additional authentication, or alert a customer service representative.

Key benefits/results

Reduced risk. Risk evaluations reduce the chance of inappropriate access, data breaches and identity theft.

Reduced fraud. Blocking high-risk transactions and requiring step-up authentication for suspicious activities can reduce fraud losses.

Compliance. Risk-based authentication can help meet FFIEC, HIPAA, PCI and SOX guidelines.

Transparency. The risk evaluation process doesn't affect the user experience in most cases.

Key features

Default rule sets. Pre-built rules that cover typical fraud patterns.

Configurable rules engine. Enables customization of pre-built rules or creation of new rules quickly and easily.

Modeling engine. Self-learning scoring engine based on statistical modeling.

Device identification. Multi-variable device fingerprinting.

Geolocation/velocity checks. Real-time assessments that are transparent to users.

Case management. Policy-based system to flag and manage cases of suspicious activity.

Multi-channel fraud management. Integrate data from multiple channels.

Callouts. Incorporate additional factors from other internal or external fraud analysis tools.

Business challenges

Identity theft and online fraud are both an organizational and individual problem. Attacks are becoming more sophisticated and organizations are trying to increase security to protect their data without escalating their support costs or burdening users. It is important to have the ability to use risk-based rules and analytical modeling techniques to reduce organizational exposure to fraudulent activity without annoying end users or creating a high rate of false positives.

Criminals have expanded their reach far beyond traditional targets of consumer banking and credit cards, looking to harvest valuable information from government organizations and sensitive enterprise data that is accessible online. Compliance regulations including FFIEC, HIPAA, PCI and SOX are increasing their emphasis on advanced authentication to protect data. Organizations don't want to deploy overbearing strong authentication systems that require repetitive user interaction because of the negative affect on user experience, which impacts both the adoption of online services and customer loyalty. The overall challenge is to detect and block fraudulent activity before fraud losses occur, without affecting or distracting legitimate users.

Solution overview

CA RiskMinder can detect suspicious activity for consumer and enterprise online services without burdening intended users. This robust, multi-channel risk assessment and fraud detection solution transparently helps you detect and prevent fraud before losses occur. You can create an adaptive risk analysis process that assesses the fraud potential of every online login and transaction based on level of risk, user and device profiles, and organizational policies. As a result of the real-time, calculated risk score, users can be allowed to continue, be required to provide additional authentication credentials or be denied access.

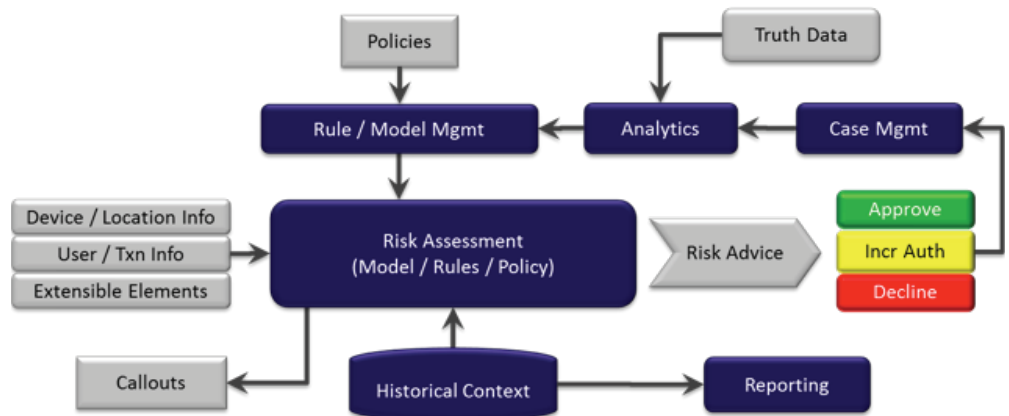
CA RiskMinder can be used to reduce fraud and protect users from Internet attacks whether they are shopping online or accessing confidential or private information via a Web portal or application. It also provides organizations the ability to enforce different levels of authentication depending on the transaction and the calculated risk score. CA RiskMinder allows organizations to adjust their rule-sets and scoring to match their tolerance of risk and perform case management on suspicious activities.

Critical differentiators

CA RiskMinder provides a real-time combination of rules-based risk evaluation and model-based statistical analysis to provide an intelligent assessment of overall risk. The flexible rules engine allows you to easily adjust existing rules and add new ones to quickly adapt to the evolving threat landscape. A single instance of CA RiskMinder can enforce separate policies for different groups within an organization and has a robust case management system to route suspicious activities to designated queues for intervention or follow-up.

Integration with CA AuthMinder™ enables the risk score to automatically require the appropriate authentication or verification steps and thus institute a layered security approach that reduces the risk of inappropriate access and fraud. Integration with CA SiteMinder® enables the use of the risk score throughout the user's session to provide additional security and enforce step-up authentication as necessary.

CA RiskMinder Intelligent Scoring Process



Related products/solutions

CA AuthMinder delivers a versatile authentication server which is integrated with CA RiskMinder to provide a wide range of initial or step-up methods of strong authentication.

CA CloudMinder™ Advanced Authentication provides cloud-based authentication services including authentication management, credentials and risk-based authentication.

Supportive environment

CA RiskMinder integrates with any web-facing application, including VPNs and enterprise or consumer-facing Web portals.

For more information, please visit ca.com/riskminder

Agility Made Possible: the CA Technologies advantage

With IT Security solutions from CA Technologies, you can reduce risk, reduce IT and security management costs, protect critical assets, and simplify compliance across complex IT environments. Protecting business information is critical to your company's success. To thoroughly safeguard your entire IT environment, you need identity and access management capabilities, but also control over how information is used. IT Security solutions from CA Technologies can give you the control you need over your physical, virtual, and cloud IT environments—so you can protect your business and the information on which it relies. IT Security solutions from CA Technologies are part of our broad portfolio of solutions designed to help increase your business agility and ultimately out-innovate the competition.