TRUST YOUR DIGITAL USER

An innovative holistic approach for a better user experience along higher security

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XTN®

Cognitive Security

WHO
WE
ARE

We're an **eclectic team** coming from very different backgrounds. This mindset enables us to keep ahead of hackers and fraudsters. It's vital to stay creative thinking out of the box.

We are first and foremost **Fraud Experts**, having spent several years protecting the services, endpoints and the users privacy. Ensuring ongoing security and business quality.

Trusted by our clients to monitor more than **1 billion events, 20M end-users and devices every month.** Providing the necessary tools and support within highly regulated markets.

A PERSONAL STORY

My girlfriend is a few years younger than me and uses any kind of technology as a means to achieve her personal goals.

BAD NEWS

Last week, being in a hurry, she found her home banking access blocked because of the requirement of activating the OTP generator.
After 15 minutes she asked my help and it took me another 20 minutes to solve the issue.

CONCLUSION

She lost her deal, complained with me and of course about the bank, which eventually lost a customer.

TIMES HAVE CHANGED:

- Customers now expect a higher level of personal data security should be provided for you

- Users expect their bank, retail or enterprise services to be as easy as Amazon OneClick. High level of user experience is now demanded

- Technology is offering new solutions to provide a frictionless experience

EVOLUTION IS COMING:

- Next generation services are competing on ease of use and the user experience

- Security should be presented as a value to user and also part of the marketing messaging

- Now it takes only minutes to move accounts, everyone is now like Google, only one click away from loss of business
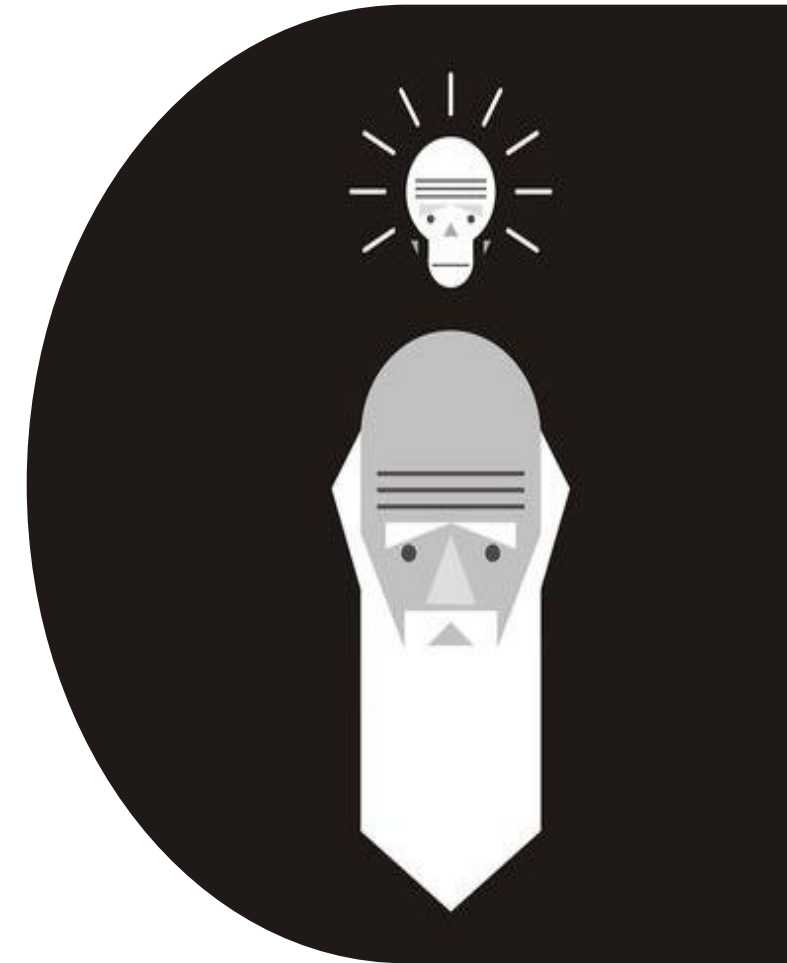
**EXAMPLE**

We have a next generation bank as a client:

- European multi-national next-generation bank with online-only services (mostly mobile)

- 30M transactions on their platform every month

- Focused on retail banking with a strong accent on financial management and advice

CHALLENGE:

- Experiencing an increase in malware fraud-related losses and operational costs

- Client would like to offer additional functionalities to their end customers and improving the user experience, but still provide the highest security standards

- Having very risky services such as ATM card-less withdrawal from the banks app
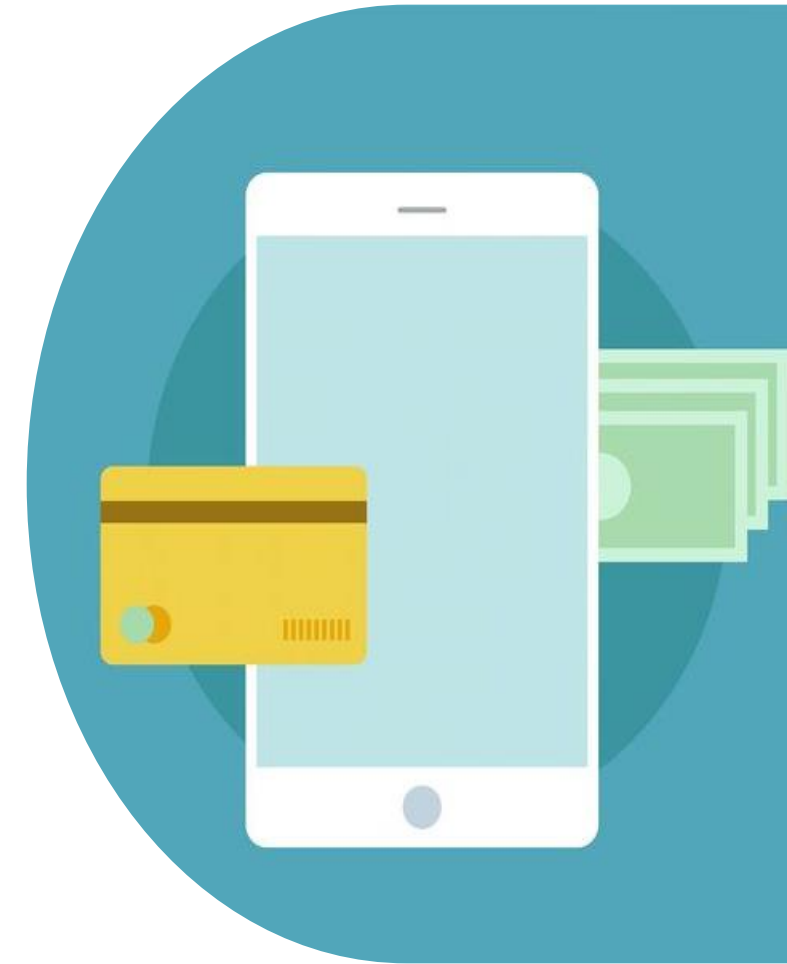
OUR ANSWER:

- We secured the perimeter integrating continuous risk evaluation with pre-existing security systems in place

- Using our M2M integration solution no human interaction was required

- They are now able to have higher security without any negative customer experience

- It also enabled the bank to create valuable awareness campaigns targeted at specific users

Over to you guys
Q&A