CA Risk Authentication

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At a Glance

CA Risk Authentication allows you to provide real-time protection against identity theft and online fraud via intelligent risk-based authentication. It silently collects data and evaluates the fraud potential of sensitive online or mobile transactions. It assesses risk based on a broad set of variables, and can also learn individual user behavior patterns and detect when they deviate from the norm. When a risk score exceeds a defined threshold, it can initiate step-up authentication or block the transaction. The solution works with CA Strong Authentication to provide multi-factor authentication credentials. It also integrates with our entire Identity and Access Management portfolio.

Key Benefits/Results

- Provides frictionless customer experience through transparent risk analysis

- Reduces exposure to data breaches, inappropriate access and identity theft

- Lowers cost of operations by reducing online fraud

- Helps meet government regulations and industry guidelines for stronger authentication

Key Features

- Provides default, best practices rule sets that cover typical fraud patterns

- Enables quick and easy rule and policy customization, and rules can be implemented dynamically

- Performs real-time, transparent risk assessment that includes device identification, geolocation and velocity checks as well as user-behavior profiling

- Integrates data from Web and mobile channels for fraud management

- Learns end-user behavior and suggests step-up authentication when there is a deviation from the norm

- Includes policy-based system to review and manage cases of suspicious activity

- Is designed with extremely low latency to support millions of users without degrading your Web application or network performance

- Is available as a cloud service or on-premises solution

Business Challenges

Identity theft and fraud is a big business. It seems like every day the news is reporting that another breach has occurred. Although financial institutions continue to see more sophisticated attacks, criminals have expanded their reach beyond traditional targets of consumer banking and credit cards. They are now looking to harvest valuable information from government organizations and sensitive enterprise data that is accessible online. Organizations are trying to increase security to protect their data without escalating their support costs or burdening users.
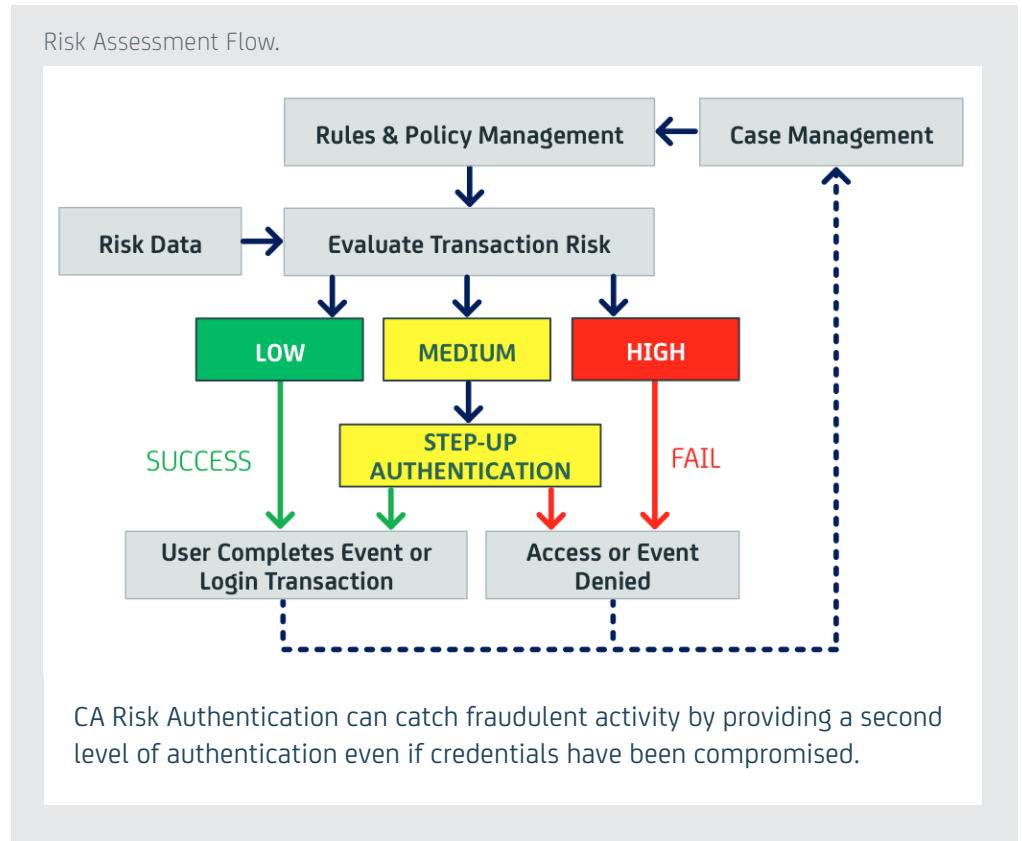
Compliance regulations and industry guidelines are increasing their emphasis on stronger authentication to protect data. Organizations do not want to deploy overbearing authentication systems that require repetitive user interaction because of the negative affect on user experience, which impacts both the adoption of online services and customer loyalty. The overall challenge is to detect and block fraudulent activity before losses occur with minimal impact to users. Simply adding a transparent risk-evaluation provides greater assurance that the user is who they claim to be, without affecting legitimate users.

Solution Overview

CA Risk Authentication can detect suspicious activity for consumer and enterprise online services without burdening users. This multi-channel risk assessment solution transparently detects and prevents fraud before losses occur. You set the appropriate balance between risk and user convenience for your organization, defining a process that determines the fraud potential of every online login or sensitive transaction based on the level of risk. Using an enterprise model that understands legitimate and fraudulent behavior, it can determine the validity of a user in the context of what is normal for that individual. As a result of real-time analysis, users can be allowed to continue, be required to provide additional login credentials, or be denied access. It can also enforce different levels of authentication depending on the transaction and risk score. This protects users from Internet attacks whether they are shopping online or accessing private data via a Web portal or mobile app.

Critical Differentiators

- **Individual behavioral profiling:** Reduces friction by learning each user's behavior patterns and detecting when this deviates from the norm

- **Configurable rules engine:** Sets balance of risk and user convenience that is appropriate for each organization

- **Easily create rules to support business policies:** Enables organizations to customize risk scoring to their needs

- **Open, flexible rules that can be changed on the fly:** Enables organizations to quickly adapt to new threats

- **Knowledge of why a risk action is triggered:** Enables organizations to understand why users are being challenged and adjust the rules accordingly, if needed

- **Reporting data available immediately:** Provides real-time insight into the environment

- **Integration with CA Strong Authentication:** Enables a layered security approach that includes two-factor credentials and risk assessment

- **Integration with CA Single Sign-On (formerly 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

Risk Assessment Flow.

CA Risk Authentication can catch fraudulent activity by providing a second level of authentication even if credentials have been compromised.

Related Products/Solutions

- **CA Strong Authentication.** Flexible set of multi-factor credentials for authenticating users to increase security and improve compliance

- **CA Single Sign-On.** Web single sign-on across on-premises, hosted or cloud-based applications for your employees, customers and partners

- **CA Privileged Identity Manager.** Privileged account management, protecting servers, applications and devices across platforms and operating systems

Supported Environments

- **Browser** – Apple Safari; Google Chrome; Internet Explorer®; and Mozilla Firefox

- **Mobile Devices** – Android, iOS

- **Single Sign-On** – CA Single Sign-On, Tivoli® Access Manager, Oracle Access Manager

For more information, please visit **ca.com/us/multifactor-authentication**

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