

# TRUSTEDKNIGHT™ PROTECTOR AIR

for Banks and Credit Unions



Through a patented, cloud-based architecture Trusted Knight has developed the only unified solution that prevents both malware and fraud, protecting the full transaction stack in every digital interaction. This is dramatically changing the security posture of banks, credit unions, brokerage funds, mutual fund companies and other financial services institutions.

## BUSINESS CHALLENGES

- Banks and credit unions are being challenged by non-traditional financial services companies, including online-only challenger banks and innovative fintech offerings.
- Customers increasingly expect to interact with their banks through online channels using personal computers and mobile devices, often performing all or most of their banking online.
- To reduce costs, banks are closing less-active brick and mortar branches, which further increases the focus on online services.
- However, as banks make more services available online, this correspondingly increases the digital attack surface. The risk of fraud grows dramatically, as does the risk of a security breach that could lead to exposure of customer data or financial loss.
- Banks must protect themselves against these risks without alienating users, and without slowing down their ability to respond to new customer needs.

## TECHNICAL CHALLENGES:

- The biggest gap in current solutions used by banks and credit unions is how to extend protection to the end user. A large percentage of fraud arises from malware such as banking trojans and keyloggers running on user devices. This malware can deceive users, surreptitiously perform fraudulent transactions, or steal credentials and other personal information which is subsequently used for account takeover or new account fraud.
- Offering endpoint security software to users has been tried and has failed. Adoption is low, support costs are high, and there is an expected increase in customer frustration.
- Many banks have given up the battle, instead focusing on things they can control, such as protecting the web application, trying to detect suspicious activity, and fraud monitoring. But these don't address the problem directly, only potentially catching it AFTER the fact.
- Many of these technologies are complex to implement, requiring technical integration or sophisticated rule management, putting them out of reach for smaller banks and credit unions.
- Furthermore, piecing together different technologies to address these challenges limits the ability to correlate activity and see the whole risk-picture.



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## SOLUTION

- Protector Air uses techniques to detect and disable browser malware, identify banking trojans trying to interfere with web sessions, and defeat attempts by malware to steal sensitive data or manipulate banking transactions.
- Protector Air combines this with web security and DDoS mitigation to correlate threat activity throughout the full transaction stack, from users to application.
- Protector Air overcomes implementation challenges by utilizing a cloud-based infrastructure so large banks get the scalability and high-availability they need while smaller banks and credit unions get a turnkey service that can be used even if they completely outsource their online banking platforms.

Protector Air changes the way financial institutions, insurance companies, healthcare providers, government agencies, e-commerce and other businesses conducting online transactions protect their digital presences. These organizations can rapidly deploy Protector Air in the cloud, and instantly experience enterprise security as well as real protection for their transacting customers.

## About Trusted Knight

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Trusted Knight protects digital business for organizations around the world. Through a patented, cloud-based architecture, Trusted Knight offers the only unified solution that eliminates both malware and fraud, providing full transaction stack protection for every digital interaction. With deep roots in the National Security Agency, military intelligence and financial services, Trusted Knight is the premier security firm protecting organizations from the evolving and sophisticated attacks performed by online criminals.



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