

Obstacles in the Way of Digital Transformation

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Our History

2007

The Beginning of the dream

TFP was born



Series A

Progresa Capital
Invested 3.2m for R&D
and Sales & Marketing

Expansion in Latam
Office in Argentina, México,
Brasil and Chile

2010

2013

Series B

Medina Capital
Invested 11m for

Global Expansion
Office in Miami, Atlanta,
Londres and Tokio



2015

Series C

Medina Capital
Invested 13m for
Multi Vertical

Expansion
Dubai & India Office



2017

Easy Solutions , A
Cyxtera Business
BC Partners and
Medina Capital to
build Cyxtera a 2.8
Billion start-up

115
Million Users
Protected

430
Clients in 30
countries

About Easy Solutions®

A leading global provider of electronic fraud prevention for financial institutions and enterprise customers

430 Customers

In 30 countries

115 Million

Users protected

30 billion

Online Connections Monitored

Industry recognition

Gartner®

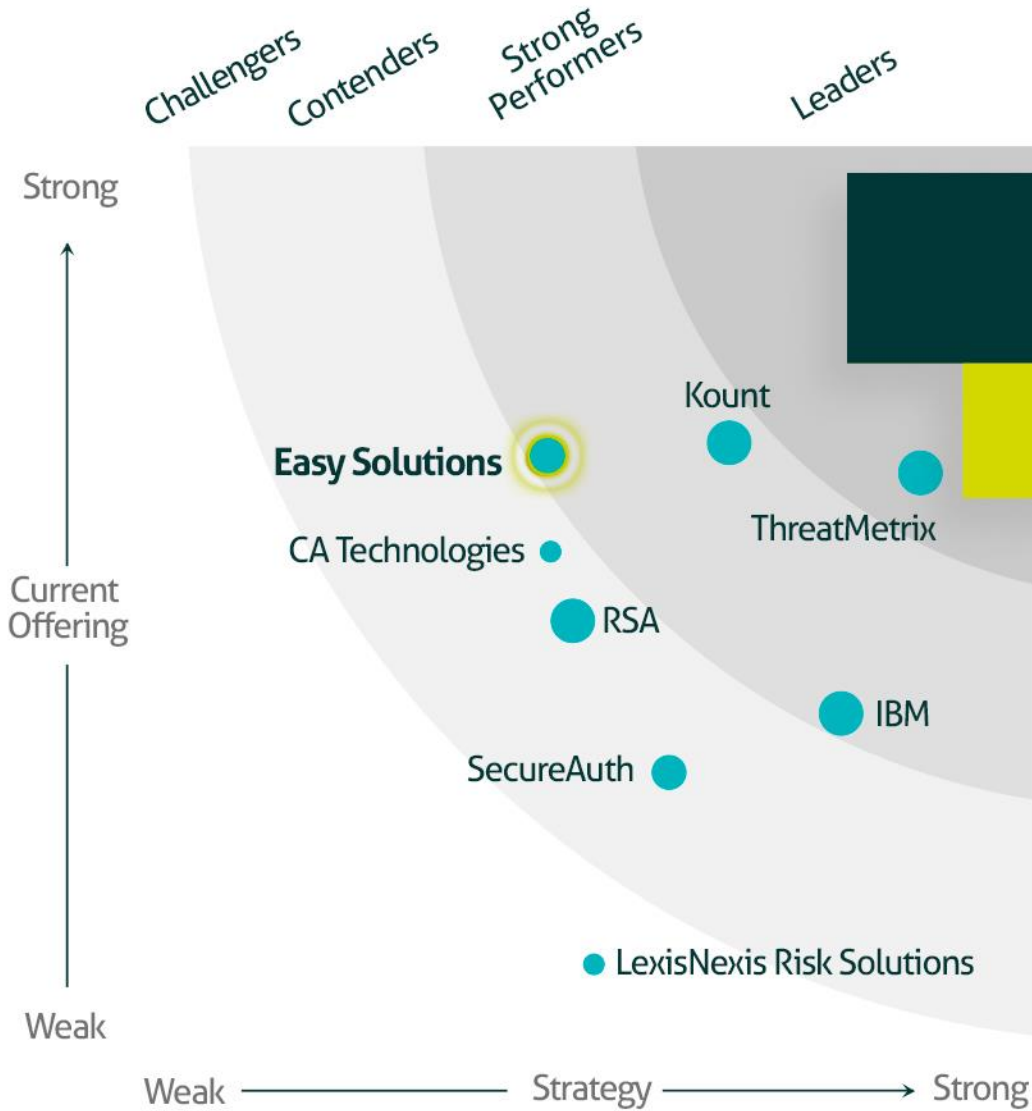
FORRESTER®



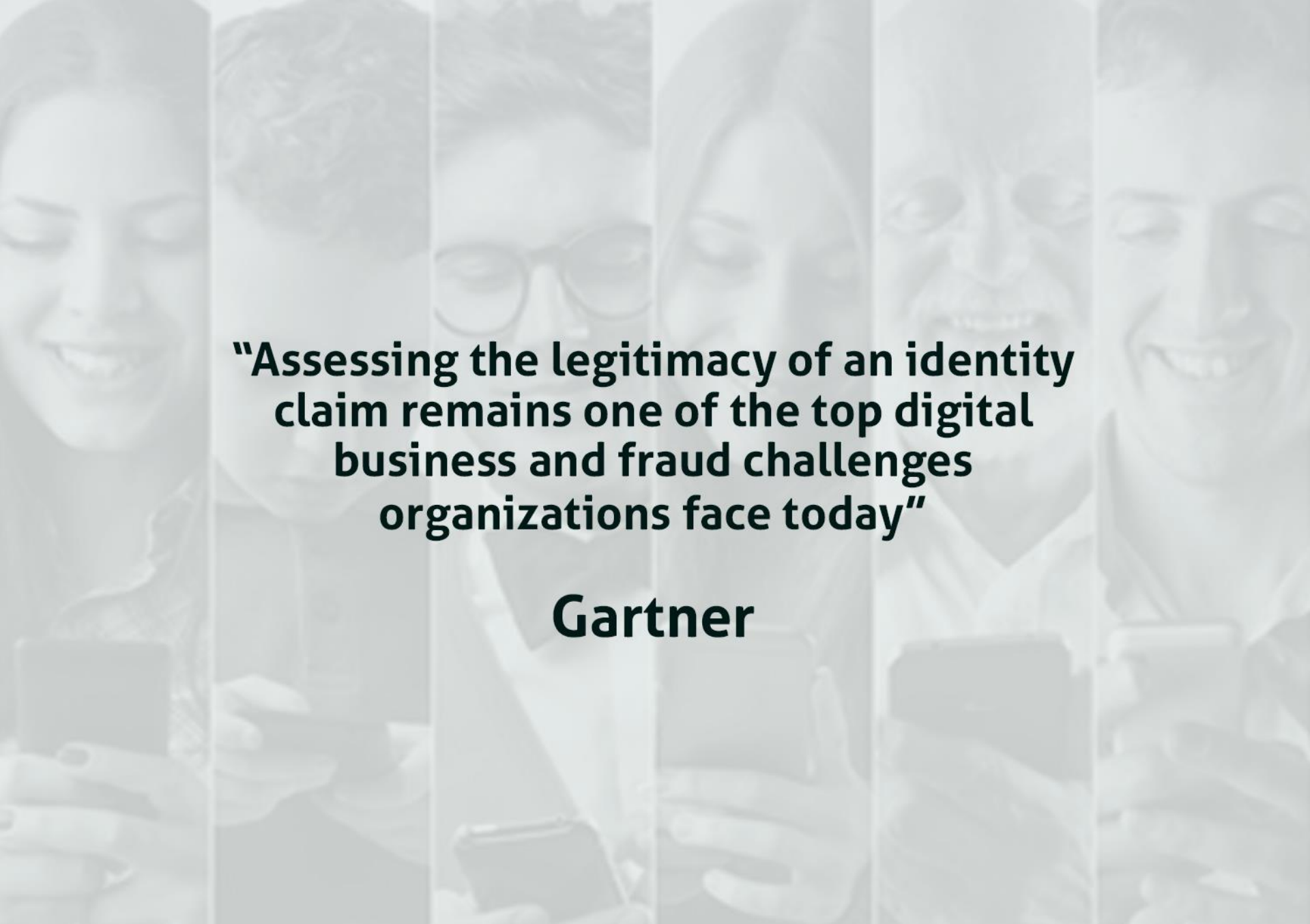
Corporation for American Banking, L.L.C.



The RBA Leader for Financial Services







“Assessing the legitimacy of an identity claim remains one of the top digital business and fraud challenges organizations face today”

Gartner

Data breaches have led to widespread compromise of **personal data and user credentials**

U.S. government state that most of their **citizens' identities have been compromised.**

Absolute Identity Proofing IS DEAD...

Although much of **PII has been compromised**, regulators (i.e. U.S., U.K.) use it to verify identities.

An average of 15% - 30% of customers **fail identity proofing challenges** based on PII data and life history questions. Up to 60% of criminals pass.

...Use Dynamic
Identity Assessment
Instead!

Dynamic Identity Assessment in **5 Steps**

- 1.** Increase reliance on dynamic information and reduce dependence on static PII.
- 2.** Use a four-layer identity assessment approach.
- 3.** Favor vendors that combine multiple layers, ample identity data and intelligence.
- 4.** Narrow down identity-assessment transactions that require follow up.
- 5.** Manage exceptions through alternative measures.

1

Increase Reliance on Dynamic Information and Reduce Dependence on Static PII

Behavior

Automation
Suspect human
Normal human

Reputation & Metadata

Device, Location
Person, Business, Phone
Address, Email

Linkages

Phone ↔ Device ↔ Email ↔ Person ↔ Business ↔ Address

2

Use a Four-Layer Identity Assessment Approach

Risk-Based
Identify
Proofing



Layer 4 Linkages, Metadata	Anchors: Person, Business, Email, Phone, Address, Device, IP Peer Groups/ Social Networks
Layer 3 User Data	External PII/Regulated External non-PII/NonRegulated Social Networks Internal Records Identify Documents
Layer 2 User Navigation	Web Session Navigation Behavior In-App Navigation Behavior Gesture Analytics
Layer 1 Endpoint	Location Device Print Device Behavior Voice Channel Phoneprint Voice Channel Phone Behavior Caller ID Mobile ID

Narrow down
exceptions
for follow-up

3

Favor Vendors that Combine Multiple Layers, Ample Identity Data and Intelligence



4

Narrow Down Identity Assessment Transactions That Require Follow Up

5

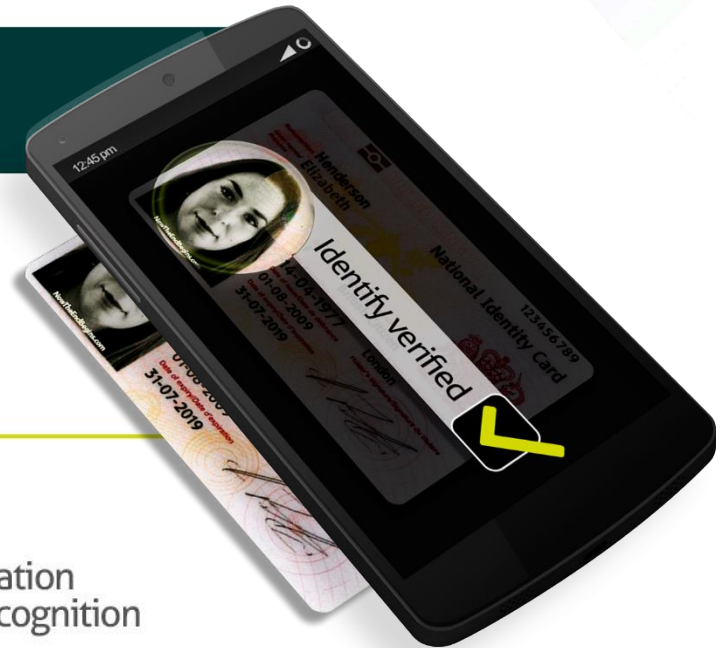
Manage Exceptions Through Alternative Measures

Manually slow
the transaction
down.

Automatically
challenge the
user.

Mobile ID Verification

Enable secure mobile onboarding that automatically extracts and validates identity and documents



Multi-Level Authentication



ID Verification



Identify Verification With Facial Recognition



Device Binding



Device Risk Assessment

Accelerate
Digital
Transformation



Account Opening



Loan Origination



New Card to Digital Wallet



Card Not Present Transactions



Payments

DetectID: A Unified Platform for Digital Onboarding & Authentication



* Decoupling of the authentication logic on channels

Client Preferences

Customization of authentication options, channels and others.

Authentication Framework

Cross-functional multi-factor authentication.



SMS OTP



Soft Token



Fingerprint Biometrics



Facial-Recognition Biometrics



PIN / Phrase



Device Authentication



Geolocation



Digital Certificates





Key Drivers in
Fraud Prevention
as Digital
Transactions
Grow
Exponentially

Digital Trust

Digital interactions equals multiple points of failure

Machine Learning

to identify new attacks and detect more fraud.

Automation

to detect fraud, reduce friction and increase efficiencies in fraud operations

Authentication

become the anchor of the digital transformation.

97% of people don't know how to recognize a phishing email.

1 in 10 social network users say they have been victims of cybercrime.

\$5.1 Billion lost due to BEC incidents.

29% increase in mobile malware.

\$6.5 - \$7.5 billion
Lost due to compromised accounts.

The **FraudBeat**

2017

Easy Solutions' research report on the latest and most harmful threats in 2017 will be released at **CELAES**.

Find the full report at
www.easysol.net/fraudbeat2017

Thank you!

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Blog.easysol.net