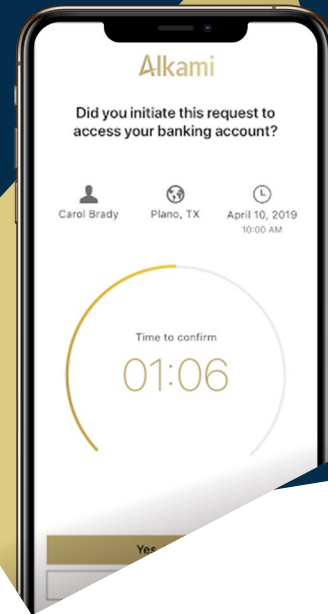


Alkami

The gold standard in digital banking

The gold standard in fraud protection



ABOUT ALKAMI

With the nation's fastest growing cloud-based digital banking platform, Alkami facilitates digital success for banks and credit unions in the U.S.

The Alkami Platform helps financial institutions engage with their consumer and business customers with a modern digital-first infrastructure built for speed, security, and extensibility.

Through bold investments in technology and culture, and developing authentic bonds with remarkable clients, Alkami continues to be the gold standard in digital banking.

For banks and credit unions of all sizes, fraud continues to be a major concern. As a higher percentage of payments move to real time, fraud schemes are becoming more sophisticated. Financial institutions need a holistic security strategy to defend against both existing and emerging threats.

FRAUD PROTECTION SOLUTIONS ON THE ALKAMI PLATFORM

Alkami helps banks and credit unions mitigate potential impacts of fraud events by providing several security layers. Starting with cloud solutions that prevent suspicious traffic from reaching financial institutions, Alkami then adds additional solutions that stop or limit attackers from gaining access to an account. In addition, enhanced reports help the FI quickly gather needed data to identify fraudulent actions while our partner solution provides real-time threat assessments to reduce overall risk.

THE COST OF FRAUD

14.7B

in Fraud loss in 2018.

Data Visor

SECURE EXPERIENCE

Enterprise Admin Authentication

Use your existing active directory or Security Assertion Markup Language (SAML) single sign-on application to log into Alkami's Admin portal.

- **FI benefit:** Automatically sync admin roles based on AD groups. Password expiration and requirements are controlled through AD.

AppGateDetect Safe Browsing

Limit access to online banking from devices that may not be secure with this mobile and desktop solution.

- **FI benefit:** Prohibit access to online banking from devices that are rooted/jailbroken, placed face down, or where debug mode is enabled, and check for other device insecurities.
- **FI benefit:** Ensure a secure connection to online banking accounts.

AppGate DetectTA

Using machine learning and behavior heuristic anomaly detection, DetectTA analyzes login activity and transactions to evaluate a user's risk score based on configured rules and behavior analytics.

- **FI benefit:** Reduced risk and the ability to ensure transactions are secure before they occur.
- **User benefit:** Higher level of security while reducing friction in multi-factor authentication.

A MAJOR PAIN

76%

of executives cite first-party fraud as their biggest pain point.

Aite, "Application Fraud: Fighting an Uphill Battle"

AppGate Detect Monitoring Services

A cloud-based anti-fraud monitoring solution providing threat intelligence and anti-phishing, pharming, and malware detection and deactivation.

- **FI benefit:** Save time and money by detecting and eliminating phishing attacks at industry-leading rates
- **User benefit:** Bank via digital channels securely

Fraud Extracts

A way to monitor for fraud on a regular basis using your data. Available to Alkami clients who utilize third-party fraud prevention partners.

- **FI benefit:** Reduce risk by regularly reviewing and acting on fraud that was not able to be caught real-time.
- **User benefit:** Bank with peace of mind, knowing account activity is reviewed daily.

Hard and Soft Security Tokens

Time-based passcodes for multi-factor authentication that are active for a short period of time.

- **FI benefit:** Higher level of security and user confidence.
- **User benefit:** Increased security as the hard token or Entrust App generate codes rather than email or SMS transmission.

Digital ID

Authenticate customers through a push notification to their mobile apps.

- **FI benefit:** Reduce friction for call center interactions that would otherwise need to verify transaction information or personally identifiable information such as SSNs.
- **User benefit:** Expedite non-digital transactions with a convenient authentication method

To learn more about fraud and security solutions on the Alkami Platform, contact your Alkami representative or visit Alkami.com.