

COMARCH



**Comarch
Cyber Threat
Protection**

Keep online fraudsters at bay

Who can benefit

Comarch Cyber Threat Protection is a powerful monitoring solution designed to guard firms and institutions against online frauds. The solution tracks both user and device activity to calculate a unique scoring for authentication, authorization, and more.

What you get

- **User-friendliness:** no need for any extra actions once you install
- **Comprehensiveness:** compatibility with both workstations and mobiles
- **Modular structure:** option to only buy modules that suit you best
- **Usability:** frictionless identification/authorization steps
- **Adjustability:** easily modified rules and acceptance thresholds



How it works

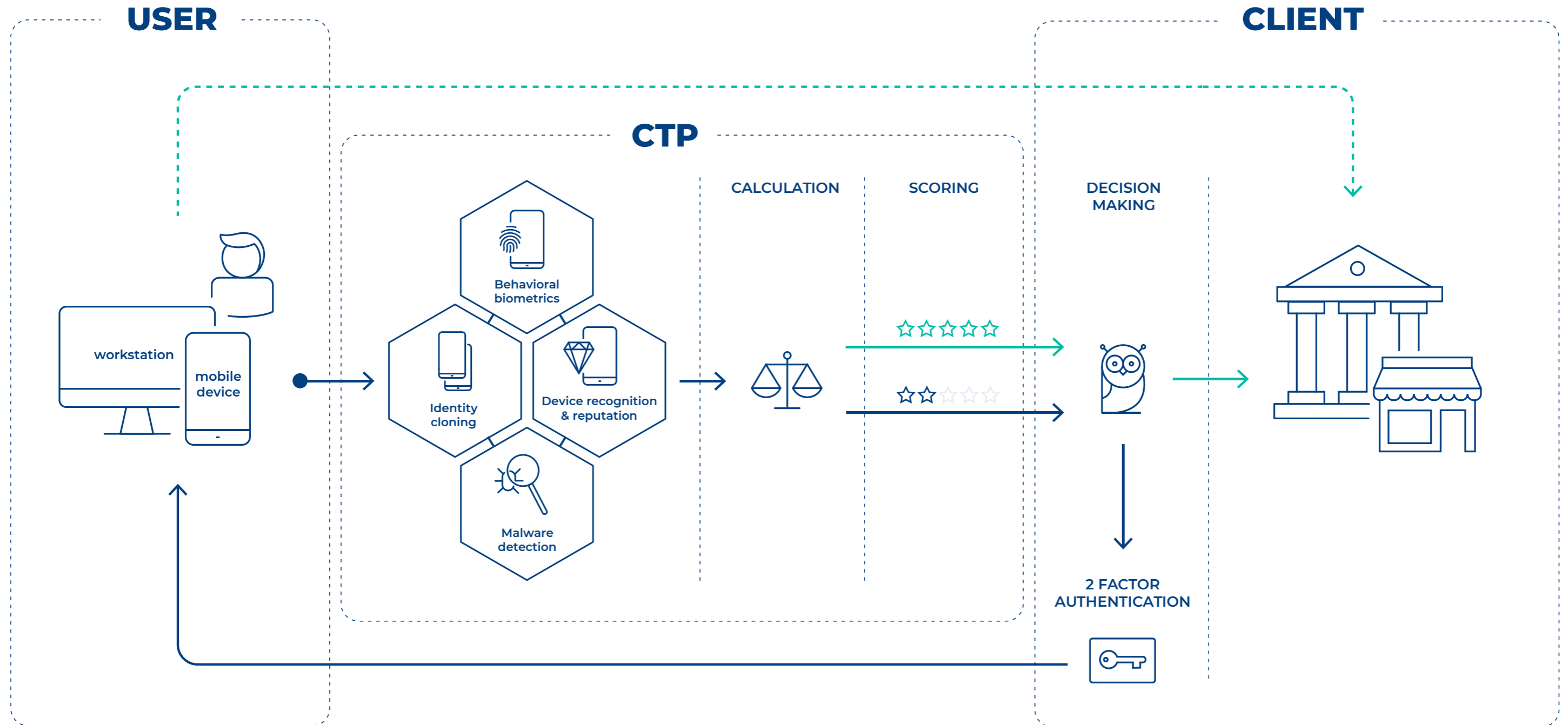
Based on the analysis of user work environment, the system returns a scoring that serves as a basis for further decisions, such as introducing 2FA, terminating operations, or making a telephone verification.

The system is based on a rule engine, and so it does not require large data sets for analysis and learning. At the same time, Comarch Cyber Threat Protection is compatible with systems based on Machine Learning and Artificial Intelligence.

The great advantage of Comarch Threat Protection is that it works seamlessly in the background – on both workstations and mobile devices.



The diagram below illustrates possible workflow scenarios.



Modules



Behavioral biometrics

Distinguishes between man and machine, and checks on typical user activities such as taps, touches, clicks, presses, and more. If a machine factor is detected, recommendation to block certain processes may be issued.



Device recognition & reputation

Analyzes a device being used to access a specific resource (15+ parameters considered). Compares the device with other ones used by this very person in the past – and checks whether the device is linked to any known frauds.



Identity cloning

Allows for detecting temporary and syntactically identical email addresses or credit cards. This is based on the analysis of instantaneous values and syntax rules of known e-mail providers.



Malware detection

Checks whether a website has been infected with malware, and supports its integrity using an obfuscation mechanism. Supports root, jailbreak, or simulator detection.

Use cases



Finance & banking

Continuous protection against unauthorized login and transaction authorizations, with minimum input from the user.



Loyalty

Counteracting frauds related to loyalty account cloning and unauthorized loyalty point redemption.



Services

Prevention of identity theft and credential spoofing.

COMARCH

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China	Sweden
Colombia	Switzerland
Finland	Thailand
France	UAE
Germany	UK
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ABOUT COMARCH

Founded in 1993 in Kraków, Poland, Comarch prides itself on being one of the leading software houses in Europe with over 6000 employees worldwide and thousands successful projects carried out for the largest international brands.

Over 20 years' experience in the industry, Comarch Financial Services, a business sector within the Comarch Capital Group, specializes in developing sophisticated software and IT systems for major financial institutions in banking, insurance and capital markets.

Our expertise has gained worldwide recognition and a significant portfolio of clients among insurers, banks, mutual and pension funds, brokerage houses and asset management companies in more than 30 countries. Our client list includes UniCredit, Société Générale, BNP Paribas, Ergo, Oney, Allianz, and more.

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