

BROWSER IQ

Leverage Web-browser Intelligence to Authenticate and Secure Digital Transactions



Is Your Web-browser Security Keeping Pace?

According to Javelin Strategy and Research, 84% of online banking customers use their bank's mobile app to manage their accounts. However, more than half (56%) of all mobile banking customers also access their accounts through a browser on their phone.¹ On top of that, 73% of all digital banking customers still use traditional online banking platforms to conduct their day-to-day business¹, further validating the need to understand and secure your customers' browser activity.

THE SOLUTION: BROWSER IQ

By authenticating devices through browser fingerprinting you can assess the riskiness of a device transacting in your online channels, including mobile browser and desktop web.

This sophisticated browser intelligence helps create a seamless user experience for your good customers, while alerting your organization to more high-risk interactions. This allows you to make more informed decisions, such as stepping up authentication for riskier transactions, or streamlining the process for less risky transactions - all while reducing fraud and improving the customer experience.

HOW IT WORKS

By utilizing java script collectors, this solution provides browser identification and risk assessment. It does so by collecting data in either real-time logic or transaction logic, such as geographical and time attributes, plug-ins and IP address. This combination of intelligence creates a unique device ID to help uncover high-risk transactions and better understand the trustworthiness of the browser you are interacting with.

Sources:

¹ Javelin Strategy and Research. "How Online vs. Mobile is Shifting to Browser vs. App." Dec. 2018.

BROWSER IQ QUICKLY ANSWERS THE FOLLOWING QUESTIONS:

- Have we seen this browser fingerprint before?
- What is the overall risk assessment of the browser?
- Can I trust this browser?
- Is there a correlation between the mobile browser and mobile app on the same device?
- Should I proceed with this transaction?

BENEFITS OF BROWSER IQ

- Real-time data collection and risk assessment
- Better security of all online browser channels including mobile and desktop web
- Ability to create a unique identifier for future browser detection
- Support in reducing false-positives
- Reduces friction while improving the customer experience

For more information about Browser IQ, contact an Early Warning Account Manager at [earlywarning.com/auth](https://www.earlywarning.com/auth).

ABOUT EARLY WARNING

Early Warning Services, LLC, is a fintech company owned by seven of the country's largest banks. For almost three decades, our identity, authentication and payment solutions have been empowering financial institutions to make confident decisions, enable payments and mitigate fraud. Today, Early Warning is best known as the owner and operator of the Zelle Network®, a financial services network focused on transforming payment experiences. The combination of Early Warning's risk and payment solutions enable the financial services industry to move money fast, safe and easy, so people can live their best financial lives.

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