

 Solution

SecureNow™

Centralized and integrated cybersecurity

High-profile data breaches have underscored the vulnerability of consumer information in an age of increasingly complex cyberattacks. Financial institutions face challenges to improve their security against the growing threat. SecureNow from Fiserv delivers real-time cybersecurity.

As hackers become more targeted and sophisticated in their attacks, financial institutions must work to deploy controls that deter criminals while not impeding authentic users. More than ever, cybersecurity is critical to the continued growth and adoption of digital banking.

Real-time risk decisioning

Protecting consumer data is a difficult task, and financial institutions often use multiple security platforms that are not integrated, do not share data and do not add holistic business value to the digital banking platform. To combat this, SecureNow offers a real-time risk-decisioning engine designed to centralize and simplify management while accelerating the response to security threats to ensure a positive digital banking experience.

Integral and integrated

At the heart of SecureNow is an integration of market-leading control solutions powered by both TransUnion and Fiserv risk platforms, providing a centralized cybersecurity platform that no other provider can match. The integration of leading security services into a single platform provides a turnkey solution to help meet Federal Financial Institutions Examination Council compliance while reducing the burden to your financial institution. In addition, SecureNow is pre-integrated with Fiserv digital assets, making it easier than ever to gain access to world-class cybersecurity protection.

Security experts to grow the channel

As consumer preferences continue to shift from the physical bank branch to digital channels, financial institutions must work to deliver frictionless and unobtrusive security designed to protect consumers while deterring fraudsters. While deploying the correct controls for an environment is the first step to securing your digital channels, financial institutions must also have access to cybersecurity experts adept in identifying, isolating and deterring criminal activity.

SecureNow makes this easy with a dedicated operations team that provides cybersecurity experts to augment your deployment. SecureNow delivers on a promise of a secure, online experience – all while helping to build consumer satisfaction and brand loyalty.

Cybersecurity for everyone

Flexibility is key when it comes to delivering the right cybersecurity for financial institutions. SecureNow offers multiple options to meet the unique cybersecurity needs of any financial institution:

- **Login defenses** – Inclusive of out-of-band authentication services, this service defends against evasive device and location schemes, along with strong recognition of devices and location at login
- **Multi-factor authentication** that includes:
 - One-time passcodes delivered by SMS or voice
 - Out-of-wallet questions powered by Lexis Nexis, which supply challenges based on public information
 - Software tokens powered by OneSpan, through the Digipass mobile app
- **Behavioral Analytics in-session risk analysis** – Secures high-risk transactions (such as money movement and profile changes), powered by NICE Actimize



Key Benefits

- Cybersecurity designed specifically for digital financial services
- Integration of industry-leading controls, powered by both TransUnion and Fiserv risk platforms, combined into a single platform
- Support from Fiserv cybersecurity experts
- Enhanced consumer satisfaction resulting from reduced friction in your banking environments


Solving for the future

Staying one step ahead of the fraudsters is difficult for financial institutions. SecureNow is future-ready, making it possible to implement new controls as they become commercially available. You're able to stay ahead of the fraudsters, with little to no disruption for your financial institution. Because it is a flexible platform designed with innovative technology, SecureNow helps to optimize both the consumer experience and data protection – today, tomorrow and into the future.



Connect With Us

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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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