

Managing Risk and Security Efficiently and Affordably

Without a doubt, the fastest growing risks are online. Cybercriminals have established very efficient and widespread distribution networks that are efficient in distributing financial malware which are quite adept at stealing user credentials. According to the FBI, malware has been successful in stealing over \$100 million from US consumers in the last six months of 2009 alone. The two primary ways that bank customers' systems are getting infected with malware are 1) phishing attacks and 2) surfing compromised websites. These websites can be legitimate websites that have been compromised in some way, or completely illegitimate websites that appear to be genuine.

There seems to be no end to the techniques that are being employed to systematically compromise all aspects of the Internet. Sometimes credentials are stolen, other times transactions are injected into online banking sessions by sophisticated malware. Regardless of how customers become infected, the bank suffers and bears the consequences of fraud. They may actually suffer significant monetary losses, or serious reputational damage - either outcome can have serious negative effects on the bank.

Banks can no longer afford to operate in reactionary mode - they must become more proactive in preventing online fraud. They can't wait until customers complain of phishing attacks or until they discover that financial malware has silently compromised their customers' online banking sessions. Fortunately we have made it simple and straightforward to protect your bank's customers while they surf the Internet. With just a hassle-free 30 second download of our software that demands no change to the customer's user experience, banks can secure their customers' browsers from financial malware attacks and fraudulent websites.

IT Departments also appreciate the fact that there is no complicated backend integration work on their part. We don't touch the core system, online banking platform or any other bank systems - we can literally install our solution in a couple of hours. Being proactive in preventing fraud issues is a great labor saver for overworked IT professionals because they don't have to waste their valuable time fighting phishing and fraud related fires; Trusteer does it all for them.

As for bank CFOs, we can show immediate results via our ROI meter that is built-in to our solution. Banks can easily assign costs to various types of attacks that we prevent and thus keep a running total of how much time, effort and money that they have saved by proactively preventing fraud and mitigating risk. Our cloud-based analysis and reporting services permit the bank's senior management team to readily track new and old attacks against their customers using a wealth of reports and investigation tools.

Not only do we protect online banking websites from Zeus, Torpig, Clampi, and other high-profile financial Trojans, but also provide peace of mind for banks that offer online self-service for creating new customer accounts, loan applications, etc. We have received nothing but great feedback from bank customers using our software - they really appreciate the fact that their bank is looking out for their best interests and protecting them while they use the Internet from fraud and identity theft.



Rakesh Loonkar
President

Rakesh Loonkar is President of Trusteer. Prior to Trusteer Rakesh was the Vice President of North American Sales at NetScreen Technologies (acquired by Juniper Networks) where he was responsible for the team that included Enterprise and Channel Sales as well as Systems Engineering. At NetScreen, Rakesh's team was responsible for over \$120m of revenue with a quarterly bookings growth rate of more than 15%. Prior to NetScreen, Rakesh was the co-founder of OneSecure (acquired by NetScreen) and served as its founding CEO and Vice President of Business Development and International Sales. Prior to OneSecure, Rakesh was the co-founder and CEO of InfoSolv, a San Francisco based security integrator. Rakesh earned a B.S. in Chemical Engineering from Rensselaer Polytechnic Institute.

