

Battling Security Fatigue – Working Towards Usable Security

At Easy Solutions, we think that one of the best ways to instill good security habits is to leverage the habits that a user might already have, such as using fingerprint biometrics as an authentication method for mobile or online banking. Users are very familiar with their mobile devices and their capabilities, and will feel more secure using them to their full extent. This enables banks to deploy more effective security and authentication solutions without introducing any customer friction, which has not always been the case. As mobile banking and transaction activity continue to rise, financial institutions can begin to rely on these devices as tools for out-of-band authentication, transaction authorizations, and as a general method of secure communication.

Easy Solutions provides its customers with multiple solutions focused on assessing risk, which helps them make more informed decisions in the fraud and security realm. Most of our solutions are customizable, meaning businesses can match the solution with their own level of fraud risk tolerance. Also, our products are designed to integrate seamlessly into a bank's prior security investments. And there's no headache to the process: the deployment of our fraud security products is not only painless, but also scalable – making them ideal for community banks large and small.

What's more, our solutions can prevent or significantly mitigate the most common types of fraud by proactively identifying digital threats and quickly removing them from the Internet. By limiting exposure to external threats like malware and phishing, we can protect even those users who make the wrong security choices.

One of the biggest challenges for financial institutions is vendor management and integration – often they are trying to fit together separate products from different vendors into an effective anti-fraud program. Easy Solutions aims to help with this issue by offering our Total Fraud Protection platform to provide integrated, collaborative solutions from a single vendor to help simplify the fraud protection process. Additionally, the ability to provide automated or self-service management options allows organizations to spend less resources on the management and administration aspects of their fraud and security programs. This makes security staff more effective, efficient and allows them to focus on other areas.

For end users, the best way to address security fatigue is for financial institutions to make the security features more user-friendly. Take, for instance, a common practice in authentication: one-time passcode delivered via email or SMS. This requires users to receive a message, take the multiple-digit number from that message and reproduce it into an online portal. A simpler, more secure method is Push Authentication, where the user receives a notification on their mobile device asking them to confirm a login or a transaction. With Easy Solutions, it is possible to enable effective security without asking the end-user to jump through too many security hoops.



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Josh Schleicher is Easy Solutions' Managing Consultant for Fraud Solutions in the United States and Canada and provides technical product assistance to Easy Solutions' sales teams in North America. Having spent over seven years in the Information Security and Anti-Fraud technology industries, Josh helps Easy Solutions' clients and prospects identify needs in their current fraud prevention strategies and works with our Product Management and development teams to tailor a solution to fit those needs.