

PROTECTING WEB REGISTRATION AGAINST FRAUD WITH PATENTED TECHNOLOGY

Business web sites are continually attacked by humans and automated processes called bots with the intent to defraud. The fraudulent behavior can take many forms:

Users provide bogus sign-up information

While this practice may be a harmless indication that the user wants to avoid follow-up communications after visiting the site, it can also provide anonymity to someone who wishes to do harm.

An undesirable user who is suspended returns and signs up under a different username

A user intent on doing harm will often persevere and try multiple times to log on to a site that has no protection against such practices.

Bots emulate humans and create multiple user accounts

More sophisticated users with bad intentions employ automated software that emulates humans to create multiple accounts that can later be exploited for fraudulent purposes.

Users suspended from one site for fraudulent behavior move on to another (your) site

With no communication mechanism between sites, humans and bots are able to try multiple sites until they find one that allows them to create a valid identity.

BEYOND CURRENT SOLUTIONS

Protecting access to web applications traditionally involves tools like web access managers, web application firewalls, and single sign-on systems that manage problems associated with user identification. These tools, when incorporated into both commercial applications as well as internally developed e-commerce systems, help organizations protect private, confidential, or mission-critical information. They also reduce help desk costs from password resets and increase enterprise security and end user productivity by managing multiple logins to applications after user authentication.

While these systems provide value, they are unable to address the forms of fraudulent attacks mentioned above. Infoglide Software Corporation applies identity resolution software to address human and automated identity fraud attacks against commercial and government web sites. Infoglide's identity registration solution is based on Identity Resolution Engine™ (IRE), which was selected by the U.S. Department of Homeland Security to screen airline passengers for terrorist threats. Infoglide's technology has been used by eBay to prevent suspended users from re-entering the site by modifying their data to conceal their true identity. IRE Identity Registration resolves identities and finds hidden relationships across multiple sources of enterprise data despite deliberate attempts to deceive.

Key Capabilities

Turnkey Solution

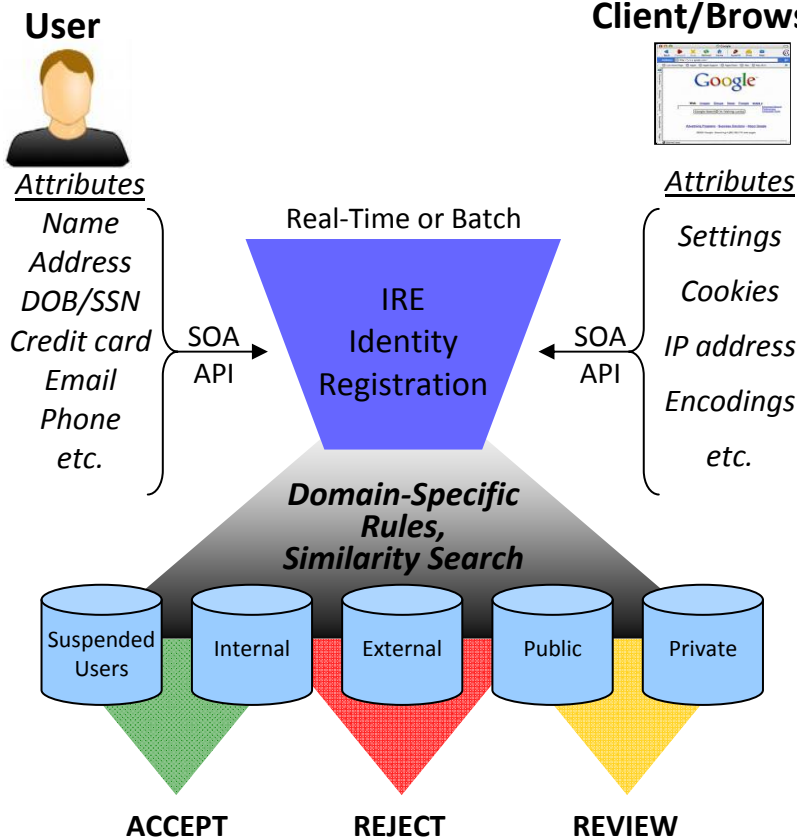
- Validates identity, not just username and password
- Installs easily and runs on commodity hardware
- Self-contained application server with built-in management UIs and reports
- Maintains internal database or maps to existing database
- Integrates easily into existing business processes

Industrial Strength/Scale/ Reliability

- Built upon industry-hardened Identity Resolution Engine product
- Proven in mission-critical 24x7 Homeland Security application
- Scales from 1000s of records to 100s of millions of records while maintaining sub-second response times
- Runs equally well on laptops and enterprise class servers

APPLYING IRE IDENTITY REGISTRATION

Using the following process, IRE Identity Registration protects web applications against attacks from users trying to gain access through fraudulent identities:



1. User identity attributes are entered by a user or passed via Web Services or API.
2. Checks are made for variations of this identity against multiple internal/external, public/private data sources. IRE Identity Registration uses over 50 patented similarity search algorithms to uncover identities that are the same despite attempts to make them appear to be different.
3. Once the identity of the user is resolved based on an analysis of user and/or client/browser attributes, the resolved identity is compared to a database of previously suspended users as well as other lists of suspicious or prohibited users.
4. Users who match the identities on any of these watch lists are precluded from entering the site.

For more information about IRE Identity Registration, contact us at the number below or email us at IREsales@info.glide.com.

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Solution Description

Validation

- Patented Similarity Search algorithms validate against:
 - Current user database(s)
 - Local blacklist(s) of known bad actors
 - Shared blacklist(s) of known bad actors (the user identities can be remotely, securely matched against lists from other organizations while maintaining ownership of the data)
- Tunable rules and thresholds minimize false positives and false negatives
- Immediately validate user identity data
 - Is the Social Security Number valid?
 - Is the credit card valid?
 - Does the city match the zip code?
 - Is this an actual deliverable address?
 - Is this a commercial mailbox?
 - Is the email address from an ISP or a “free” webmail provider?
- Immediately evaluate client/browser metadata
 - Is the IP address from a suspect country or a sanctioned IP address?
 - Is this a real person or a ‘bot’?

Authentication

- Integrated validation via email
- Integrated CAPTCHA technologies

Adjudication

- Configurable for real-time or delayed adjudication
- Configurable for automated rules-based adjudication and/or human adjudication via integrated web UI

Integration

- JBOSS, Web Services (SOAP, REST), TCP/IP, HTTP, JMS message queues
- MySQL, MS-SQL, Oracle, DB2