

## **Gemalto launches Ezio Dynamic Fraud Manager, optimizing fraud protection for online banking**

**Amsterdam, Apr. 23, 2015** – Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, reinforces its Ezio range of online banking protection with the newly integrated transaction monitoring software - the [\*Ezio Dynamic Fraud Manager\*](#). Gemalto is working with NCR, the global leader in consumer transactions technologies, to offer the Fractals intelligent fraud detection solution as part of the Ezio solution. It reinforces Ezio's multi-layered security capabilities to provide the ultimate protection and user experience for banks' customers.

The *Ezio Dynamic Fraud Manager* enables real-time calculation of the actual risk of individual online transactions. This triggers an action based on rules established by the bank, either allowing the transaction to proceed, rejecting it, asking the end user for additional authentication, or requesting action by the alert management teams. Built on an extremely flexible yet powerful rule system, the *Ezio Dynamic Fraud Manager* provides banks with a high degree of customization, increased reactivity to evolving patterns of fraud and improved detection rates.

Gemalto has signed a reseller agreement with NCR Corporation to offer NCR's Fractals software in the Ezio fraud management layer, to bring the power of NCR's proven Fractals risk management engine to online banking.

*"With continuously evolving attacks, fraud managers increasingly want agile solutions to protect bank customers,"* said Håkan Nordfjell, Senior Vice President of e-Banking and e-Commerce at Gemalto. *"Our collaboration with NCR reinforces our layered security strategy allowing banks to further expand their online service portfolio while protecting their customers and their brand."*

*"Preventing fraud in all forms remains a key priority for financial institutions around the world,"* said Ruth Fornell, vice president and general manager of Software and Professional Services, NCR Financial Services. *"Our work with Gemalto will help financial institutions improve their digital banking security. Banks can now better reduce false positives, the number of alerts, and their related operational costs, as well as further enhancing the end user experience."*

## About Gemalto

Gemalto (Euronext NL0000400653 GTO) is the world leader in digital security, with 2014 annual revenues of €2.5 billion and blue-chip customers in over 180 countries.

Gemalto helps people trust one another in an increasingly connected digital world. Billions of people want better lifestyles, smarter living environments, and the freedom to communicate, shop, travel, bank, entertain and work – anytime, everywhere – in ways that are enjoyable and safe. In this fast moving mobile and digital environment, we enable companies and administrations to offer a wide range of trusted and convenient services by securing financial transactions, mobile services, public and private clouds, eHealthcare systems, access to eGovernment services, the Internet and internet-of-things and transport ticketing systems.

Gemalto's unique technology portfolio - from advanced cryptographic software embedded in a variety of familiar objects, to highly robust and scalable back-office platforms for authentication, encryption and digital credential management - is delivered by our world-class service teams. Our 14,000 employees operate out of 99 offices, 34 personalization and data centers, and 24 research and software development centers located in 46 countries.

For more information visit [www.gemalto.com](http://www.gemalto.com), [www.justaskgemalto.com](http://www.justaskgemalto.com), [blog.gemalto.com](http://blog.gemalto.com), or follow [@gemalto](https://twitter.com/gemalto) on Twitter.

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