News Release

CubeIQ Announces HID's New Risk Management Solution

[EN] Athens, GR, January 24th, 2018 - CubeIQ Limited, an IT company provider of software solutions and systems for financial, banking and corporate institutions, announces **HID's New HID Risk Management** Solution.

This new threat and fraud detection solution is optimized for online and mobile banking channels. Easy to deploy and manage, it is fully integrated with the **ActivID® Authentication Platform**. It enables flexible workflows for banks willing to setup risk-based, step-up, seamless, or continuous authentication solutions.

HID Risk Management Solution helps customers to improve user experience, make better business decisions, deliver frictionless security, increase productivity, reduce costs, and ensure compliance with leading banking regulations (PSD2, GDPR, and more). It is available in two formats:

- Risk Management with **Threat** Detection or
- Risk Management with **Threat** and **Fraud** Detection.

The comprehensive HID Risk Management Solution offers:

✓ Three fully integrated, complementary engines which allows customers to optimize the detection of cyber threats while reducing false positives:
  - **Threat engine** to detect generic threats and track device IDs (included in both options).
  - **Behavioral engine** to create user behavioral profiles of such actions as keyboard/mouse usage, swipe behavior and more (included in both options).
  - **Anomaly engine** to monitor the details of the transaction (included in Risk Management for Threat and Fraud Detection).

✓ Enhanced security that protects organizations against financial malware, phishing, social engineering and account takeovers, web and app hacking as well as fraudulent transactions. It also monitors and builds an inventory of the user's trusted devices.

- ✓ Real-time monitoring that includes a complete and comprehensive dashboard allowing customers to review all transactions and define the level of risk associated to each of them. It also allows banks to classify blocked transactions as safe or fraudulent and offers machine learning capabilities enabling the system to continuously improve the risk assessment of future transactions.

- ✓ Simplified implementation that only requires a simple JavaScript to be embedded on the protected website, along with the option to integrate a light SDK in any mobile application the customer wants to protect.

- ✓ Flexible deployment that permits a cloud-based or on premise solution.

Rapid changes in the global banking industry, from the digitalization of banking channels to the evolution of fraud, from the increasing demand of data analytics to more complex regulations are driving demand for products like the **HID Risk Management Solution**.

About HID Global

HID Global is the trusted source for innovative products, services, solutions, and know-how related to the creation, management and use of secure identities for millions of customers around the world. The company's served markets include physical and logical access control, including strong authentication and credential management; card printing and personalization; visitor management systems; highly secure government and citizen ID; and identification RFID technologies used in animal ID and industry and logistics applications. The company's primary brands include **HID®**, **ActivID®**, **EasyLobby®**, **FARGO®**, **Lumidigm®**, **IdenTrust®**, **Quantum Secure®**, **IAI Industrial Systems®** and **Arjo Systems®.** Headquartered in Austin, Texas, HID Global has over 2,200 employees worldwide and operates international offices that support more than 100 countries. HID Global® is an **ASSA ABLOY Group** brand. More information on HID Global Corporation/ASSA ABLOY AB @ **www.hidglobal.com**

About CubeIQ

CubeIQ Ltd. - **www.cubeiq.gr** - is a leading provider of software solutions, systems, business process re-engineering solutions and professional services to banks, financial institutions and corporations in South and East Europe. CubeIQ's portfolio of solutions and systems include: Item & Document - Cheque Processing Systems, Cheque Book Issuance Systems, Fraud Detection & Prevention Systems, Anti Money Laundry Systems, Electronic Transaction Processing & Card

Management Systems, SWIFT Reconciliation and Messaging Applications, Document Management & Electronic Workflow Systems, Prepaid Services Electronic Distribution Systems, SMS Messaging Systems, Electronic Loyalty Systems and a number of specialized equipment such as Cheque Scanners, Encoders, Sorters, Cheque Book Issuance Machines, Single & Dual Terminal Cash Dispensing - TCDs and Cash Recycling Machines - TCRDs, Cheque Book Dispensing - Cheque Deposit, Bill Payment and Multifunctional Terminals, specialized Automatic Teller Machines - ATMs, Cash Deposit, Cash Recycling and Multifunctional ATMs. CubeIQ was established in 2003 by a group of professionals with long and successful presence in the Greek banking market. The company is specialized in Business Process Re-engineering focused in the Banking and Electronic Transaction Processing Market. Our leading-edge software solutions can transform business processes in a more efficient, more productive and cost saving way.

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