Product Sheet

Antivirus for Mobile Banking

wultra

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Built-in Antivirus for Android Users

With the rise of mobile malware, it is no longer possible to dismiss the threat that applications installed on the end-user device pose to mobile banking. The banking malware is often very well prepared. Distributed via Google Play, it uses evolving and ever more sophisticated attack techniques that are tailor-made for the mobile ecosystem. Especially on Android, these attacks are no longer just a theory. The end customers are already a target, the banks are losing money, and the situation is only going to get worse.

By 2020, over 60% of global banks expect to be digitally mature. The need for secure digital channels is greater than ever.

Key Features

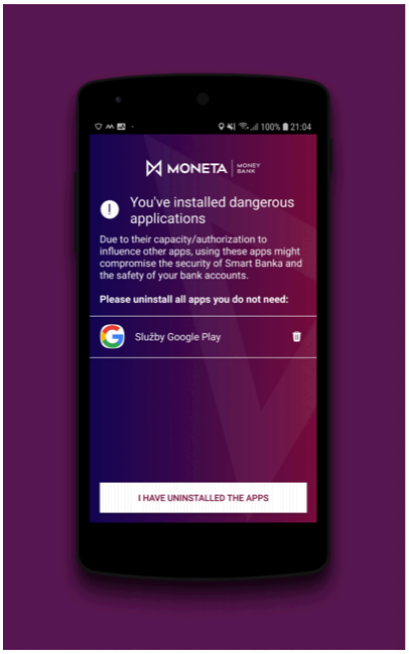
- Detecting Malware
  Antivirus detects malware and protects from it even when the app is not running.
- Client-Side Component
  Examines all applications installed on the end users Android device.
- Scoring Apps
  Antivirus scores the threat level of the apps that it scans, classifying why an app is in a given category.
- Removes Threats
  Allows an easy uninstall of the malicious app while reliably terminating the mobile banking application.
- Improved Authentication
  In case of suspicious activity, an extra authentication step can be requested.
- Fraud Detection
  Use the malware threat detections as an input for fraud detection system.

Advantages of our Antivirus

- ✔ Not all users install an antivirus. Our antivirus is built in to the app, so it protects the user without requiring extra steps.
- ✔ It runs a proactive scan, checking all the app updates and installments.
- ✔ We build an intelligence database called Threat Intelligence Center to share potential threats and protect others.
- ✔ Our antivirus is not intrusive. It works hard to protect the user without popups or ads.
- ✔ Since we protect multiple banking apps, we discover a zero-day malware threat fast and notify all our clients about it to prevent further damage.

Operation Principle

The Antivirus for mobile banking examines all applications installed on the end user's Android device. It checks if any of them are using a suspicious set of permissions, registers accessibility services, performs overlay attack scenarios or other suspicious activities. The device can then immediately notify the end user about a potential issue, or send a "call for help" on the bank's server, to be used by a fraud detection system (FDS) or the security first-response team.



About Wultra

Wultra helps the leading European banks build secure and engaging digital channels faster. Our range of security-related software technologies covers the whole digital banking application stack, be it on the web or mobile platforms. Security solutions by Wultra secure the best mobile banking in the Czech Republic, an open banking gateway for the retail bank with over 300k clients, or a premium banking for the most affluent clientele.

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