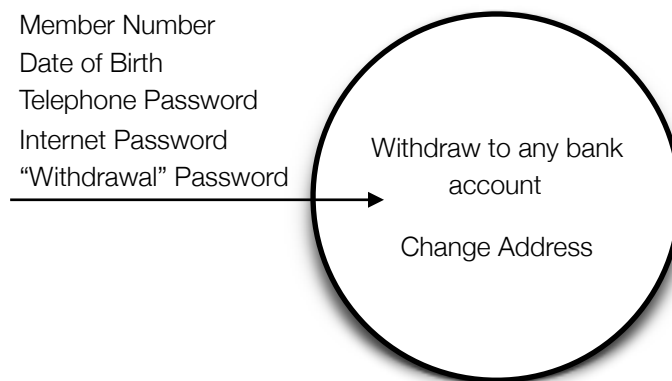




APOLLO AIRLOCK

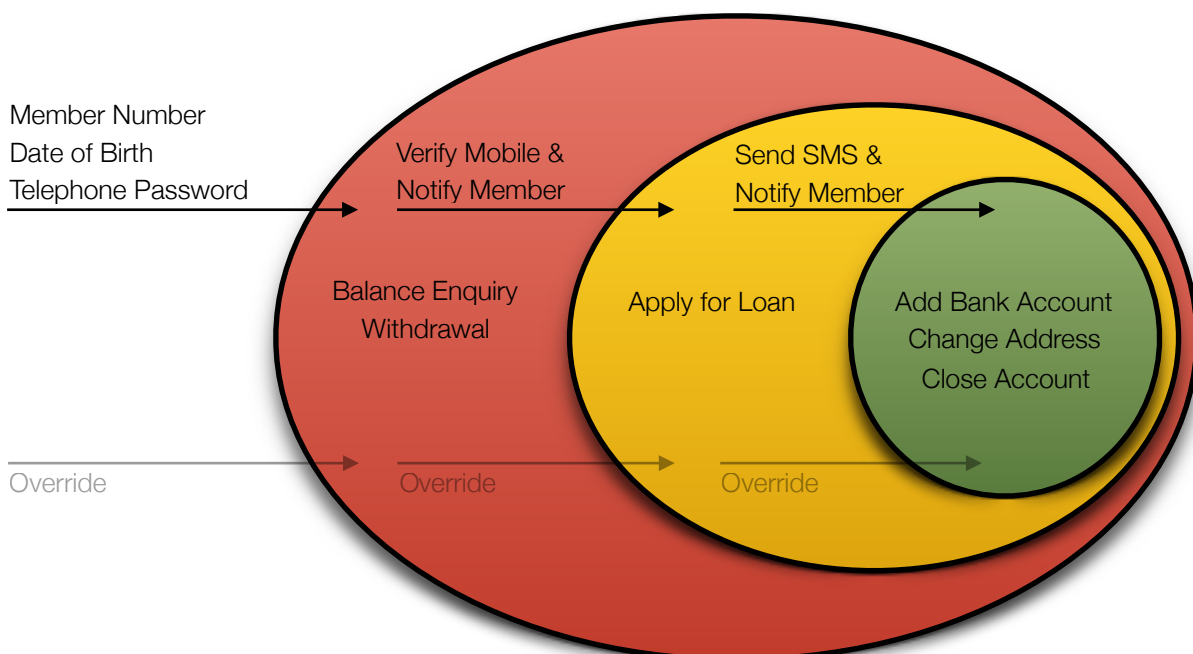
SUMMARY

The de facto 'egg-shell' method of verifying a members identify over the phone, via mobile, in person or through the internet can leave credit unions at risk of fraudulent requests.



'Egg-Shell Model' - few/one layer to penetrate

Apollo Airlock which using a layered security model that works within your current system and other Apollo services gives your staff more confidence in dealing with requests and for your risk-committee to set policies that must be followed.



'Onion Model' - many layers to penetrate

MEMBER EXPERIENCE

We have designed the system to be as unobtrusive to the member as possible and to ensure a smooth transition from your current to the new security model.

Apollo Airlock operates in the cloud and is securely available to any PC's with an Internet connection, so you can use it in the main office at collection points or any other Internet enabled location.

Escalators can be overridden if the credit union staff has permission and the request will be logged and will show in audit reports.

STAFF EXPERIENCE

Your staff or volunteers will always know what the member is authorised to do at any level with clear guidance on how to escalate the permissions. In the event that your staff is suspicious at a members request or they feel that the account is under attack, they can issue a security alert which will be immediately available to other staff members and can alert senior staff so the attack can be mitigated and investigated.

ESCALATIONS

Escalations are easy to add, and we value your feedback and suggestions in adding more, some of the ways of escalating through levels include combinations of the following:-

Providing:

- Member Number
- Date of Birth
- Complete Telephone Password
- Specific Letters of Password
- Address
- NI Number

Verifying:

- Access to the registered email address
- Access to the registered mobile phone (SMS charges apply)

Account Details:

- Duration of membership
 - "Status Codes" of account
-

CUSTOMISATION

The model on the previous page is a simplistic idea, through the flexible combination of levels (layers) and escalators (how to get to the next layer) you can set policies on how exactly a member can interact with you. The policies are then enforced, all interactions with the member are logged and can be downloaded for audit and monitoring.



The model can be tweaked or completely customised to your requirements.

INTEGRATION

Apollo Airlock integrates with Curtains and other services in the Apollo eco-system, such as Apollo Web/Mobile, if you use the Apollo services you will also get enhanced visibility of your members actions such as when the member last logged on to their online account, as well as the highlighting of suspected fraudulent activity.

COSTINGS

Apollo Airlock is a low-cost and great way to increase the security of your members accounts. **It is available at no cost with other Apollo services (Apollo NXG, Apollo Web and Apollo Mobile)** however, if you want to use it standalone then pricing is as follows:-

| Number of Members | Install Cost | Monthly Cost |
|-------------------|---|---|
| < 1,000 | £0 | £0 |
| < 5,000 | £150 | £25 |
| < 10,000 | £450 | £50 |
| < 25,000 | £450 | £75 |
| >= 25,000 |  |  |

Pricing is exclusive of VAT at the current rate

Apollo Airlock is currently available under the Viva IT early access program, pricing is subject to change.

VIVA IT

About Us

Our background is in technical consultancy and bespoke software development. We have been working with credit unions now for over 5 years and have leveraged our expertise in developing high-performing software solution for other financial institutions.

We have a proven history of delivering genuine and measurable time-savings towards business processes and specialise in financial applications to the UK market where there is a high desire of automation combined with an need for improvement of customer experiences.

More Information

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