

Adaptive Criminals and Analytics

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Criminal Adaptation

- » Data Compromise
 - » Dumpsters to firewalls to encryption
- » Consumer Compromise
 - » Phishing to zeus to social media
- » Criminals Driven by Success
 - » Investing in larger and faster attacks
- » Catch-22
 - » Tightening the noose

- » Neural Net Models
 - » Very responsive to card fraud variables
- » Intelligent & Self Calibrating Profiles
 - » Track interesting changes in entities and adjust to normal transactional changes across accounts
- » Adaptive Models
 - » Real time feedback which lowers false positives and negatives
- » Outlier Models
 - » Ideal for accounts with dynamic transactional changes\
- » Customer Scores
- » Compromise Scores
- » ***In Real Time***

Understanding Your Customer



- » Means picking up transactional cues across your customer base that are impossible to detect with the naked eye
- » Adapting to legitimate changes in customer behavior that would otherwise lead to false positives
- » Leveraging the identification of customer behavior changes to develop deeper and more profitable relationships for both parties
- » Understand customers' interactions within your channels
- » Gain visibility to unknown frauds
- » Improve each customer's experience
- » Understanding your customer's unique behavior patterns are beyond authentication – it's your Ultimate Weapon against fraud and risk

THANK YOU

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