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
Adaptive Analytics

» 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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