Risky Business: The Value of Detecting Fraudster Behavior
Introductions

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Agenda

- Introductions
- Evolving Fraud Landscape
- Understanding Fraudster Behavior
- Ekata Identity Network
- Q&A
Poll 1: What fraud types are you seeing today?
Evolving Fraud Landscape

“Security and risk management leaders focused on fraud prevention (“fraud leaders”) are concerned with bringing fraud losses within organizational risk tolerances and thus want to detect fraud as it happens. To that end, they have adopted techniques that focus on: transaction monitoring, detection of consumer experience abuses, identification process by fraudsters.”

- Gartner, Market Guide for Online Fraud Detection

“...Fraud rings operate in any number of [industries]. They ultimately show patterns, and when they do, these patterns help us to strengthen machine learning.”

- Eric Lorenz, VP Finance Operations, Priceline*

*Priceline Uses AI to Stop Fraudsters in their Tracks, PYMNTS.com
Poll 2: Are you using machine learning in your fraud models today?
Improving Customer Experience

“Added security [for customers] needs to be ‘behind the scenes,’ through smart use of emerging technologies and methods such as machine learning and intelligent risk modelling... [that] enable companies to quickly and stealthily review for fraud, while leaving customer experience untouched.”

- VansonBourne Research, Infinite Want: Consumers Demand Speed and Security in the Digital Experience

“Some of our most interesting machine learning work is really around driving [consumer benefits] so that as real consumers come into the site, they are given a smooth experience that is unfettered by the friction we want to put in front of bad actors.”

- Gui Karyo, Chief Information Officer, Ticketmaster
Network Complements Graph
Two distinct & mutually exclusive sources of value

Identity Graph validates relationship of identity elements
Identity Network performs behavioral analysis

Identify good customers and avoid fraudulent transactions
Understanding Fraudster Behavior

**Authoritative Checks**
- Is this phone real? Who does it really belong to?
- Where is this IP originating from?
- Who owns this email?

**Behavioral Checks**
- When was this phone or email used first and last?
- Is there unusual velocity associated with these identity elements?
- Why are 30 different emails transacting with the same billing phone?
# Ekata Identity Network

<table>
<thead>
<tr>
<th>Time stamp</th>
<th>Merchant</th>
<th>Name</th>
<th>Phone</th>
<th>Email</th>
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<th>IP</th>
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*Same primary address across all 3 transactions; all other identity elements are unique.*
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## Popularity

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### Popularity

Same primary address seen in transactions from 3 merchants
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**Volatility**

3 names seen with same primary address in 3 transactions in last 5 mins
What is Network Score?

Network Score combines the behavioral elements of the Ekata Identity Network to help **identify more fraud and reduce customer friction** through machine learning and proprietary data insights. We look across 10 billion + identity elements, to help you keep the good business and avoid the bad.
How to Access the Network

- Customers: reach out to your account manager for more information
- New to Ekata? Sign up for a free API trial key on ekata.com
Q&A