

DetectTA®

Real-Time Transaction Anomaly Detection and Fraud Protection

DetectTA is a fraud prevention solution that qualifies a transaction's risk in real time based on a heuristic profile of the user's behavior that the product is learning over time. DetectTA ensures that user accounts are protected, because no matter how it's being done or what malware is being used, the differences from normal user behavior can still be detected, stopping fraud attacks even after every other security layer meant to protect customers' money has been penetrated.

Highlights:

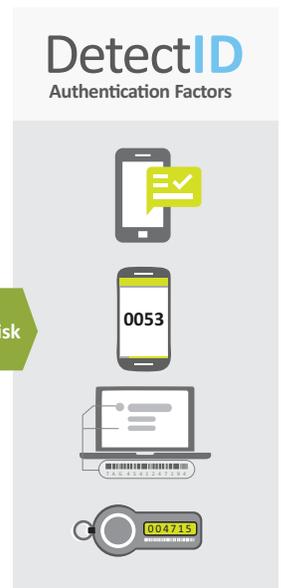
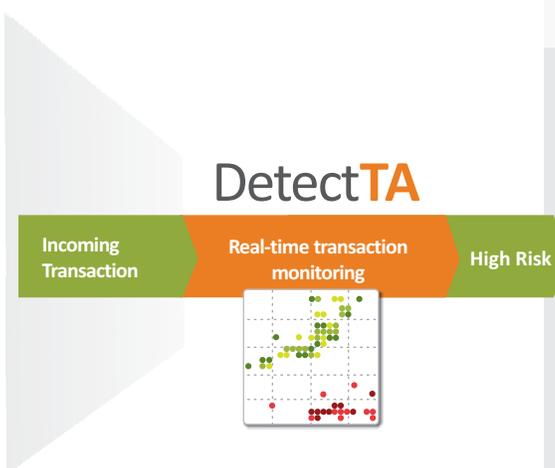
- > Learns user behavior to give an instant risk evaluation.
- > Stay ahead of FFIEC compliance with cross-channel transaction anomaly detection.
- > Risk-based authentication and multi-layered protection when combined with DetectID.
- > Completely integrated and customizable case management and reporting capabilities.
- > Customized rules at the end-user and institutional level.
- > Multi-channel support for detecting irregular debit, credit and non-financial transactions wherever they happen.
- > Suspicious Activity Analyzers that detect transaction patterns linked to money laundering, card cloning, suspect event correlation and more.

True Account Specific Activity and Behavioral Analyzers

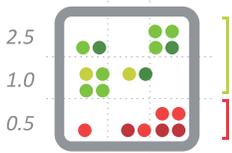
In contrast to rules-based transaction anomaly detection platforms that react to fraud that has already happened, DetectTA proactively qualifies the risk of transactions based on their divergence from normal user behavior, allowing for real-time notification of possible fraud regardless of how it is being perpetrated.

Rapid Implementation and Instant ROI

DetectTA's out-of-the-box configuration enables companies to start seeing results from day one. Historical information about past user transactions can be fed into DetectTA's heuristic engine, allowing it to immediately begin forming user profiles and find anomalies.



Features DetectTA[®]



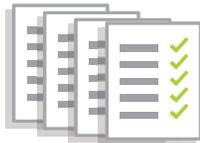
Real-Time Risk Qualification

Every transaction evaluated by DetectTA is associated with how it fits into an account's known behavior, which DetectTA's heuristic engine then uses to instantly qualify the transaction's risk. This proactive approach gives your business the means to stop fraud before money can be stolen from user accounts.



Cross-Channel Support

DetectTA gives you one solution that covers all channels, and can keep track of transactions performed on ATMs, point-of-sale terminals, and IVRs in addition to online and mobile platforms, with the integration of different channels accomplished through Web Services or the ISO 8583 standard.



Completely Integrated Case Management and Reporting

DetectTA includes a comprehensive case management system that enables organizations to centralize the fraud investigation process from within the solution. Information about individual cases can be viewed, modified, classified and assigned to an agent without the need for an external system, with full detailed and customizable reports available.



FFIEC and Regulatory Compliance

The FFIEC and other international regulatory bodies expect the use of solutions that detect transactional anomalies and effectively respond to any suspicious activity on online banking platforms. DetectTA is designed to find patterns in data related to customer transactions that do not conform to expected behavior, meeting these requirements.



Suspicious Activity Analyzers

DetectTA has the capability to analyze and generate alerts for transactional activity similar to common behavioral patterns found when money is about to be fraudulently transferred out of an account, and for crimes such as money laundering, card cloning, and express kidnapping. These analyzers can also be custom-built by institutions according to the parameters they wish to define.



Personalized Interactive Dashboard

The customizable dashboard from DetectTA gives you an instant view of key risk areas, with stats and charts updated every 10 seconds with the latest information. The dashboard also provides data on the amount of money saved by deploying DetectTA, enabling easy justification of the investment.



Risk-Based Authentication when Combined with DetectID

Working in tandem, DetectTA and DetectID can create a powerful and thorough fraud detection solution for your institution. DetectTA qualifies the risk associated with a transaction, and if the risk is high, a customer can authenticate the transactions using DetectID.



Customizable Rules

Institutions can configure a general profile for DetectTA that end users can further modify to meet their personal needs, screening transactions or generating alerts through an external API, e-mail or SMS when irregular behavior is detected.