

# Proactively Defeat Emerging **Financial Fraud** with Advanced AI

*Stop fraudsters early, and create friction-free customer experiences.*

## FINANCIAL USE CASES



### Application Fraud

Stop **first-party, third-party, and synthetic identity fraud** at the point of account application. Create frictionless customer onboarding experiences.



### Transaction Fraud

Protect **real-time transactions, card-not-present transactions, and digital wallets**. Accurately stop new and fast-evolving attacks before any damage occurs.



### Account Takeover

Detect ATO attacks at the moment they happen. Expand coverage for vulnerable dormant accounts, and defeat **large-scale bot attacks and under-the-radar attacks**.



### Money Laundering

Uncover even the most sophisticated money laundering interactions between multiple accounts and players. **Prioritize alerts and accelerate investigations**.



DataVisor has detected fraudsters hours—if not days—before they attack and reduced fraudulent transaction damage by over 30%.

**Head of Fraud and Risk Strategy,  
Global Financial Institution**

**LEVERAGING THE POWER OF  
UNSUPERVISED MACHINE LEARNING**

## THE MODERN FRAUD CHALLENGES FOR FINANCIAL SERVICES

Modern fraudsters grow more sophisticated every day, and continue finding new ways to exploit vulnerabilities and expand attack surfaces. Armed with bot-powered armies made up of stolen and synthetic identities, they strike often and change tactics rapidly. Financial institutions must defend against attacks that are not only coordinated, obfuscated, and adaptive, but massive.

Legacy fraud solutions cannot keep up with the speed and sophistication of modern fraud, and traditional approaches such as reputation lists, rules engines, and supervised machine learning models, have significant shortcomings:

- ▶ **High-friction customer experiences.** Existing solutions generate high false positive rates that lead to unnecessary review and delay, causing poor experiences for good customers.
- ▶ **Reactive detection for fast-changing fraud.** Existing solutions require delays of up to 12 months to collect data, tune new models, and detect new fraud patterns—by which time it's too late.
- ▶ **No holistic analysis of digital signals.** Because existing solutions cannot effectively analyze unstructured data, and only look at users in isolation, they fail to capture entire fraud rings.
- ▶ **High operational overhead.** Existing solutions generate large alert volumes without providing the prioritization, automation, and linkage analysis that can expedite reviews.

**90% - 99%**

detection accuracy

**up to 50%**

detection uplift

**less than 1%**

false positive rate

**10x - 100x**

increase in operational efficiency

# DATAVISOR'S SOLUTION TRUSTED BY LEADING FINANCIAL INSTITUTIONS

DataVisor empowers global financial institutions to proactively defeat sophisticated modern fraud attacks. Leveraging proprietary unsupervised machine learning (UML) technologies, DataVisor's solutions take a holistic approach to provide immediate protection, detect ever-evolving attack patterns, and deliver the most accurate results.



## Detects fast-evolving fraud patterns and attack rings

Delivers up to 50% additional fraud reduction. Protects against new attacks and fraud rings without the need for historical data.



## Expedites reviews and increases operational efficiency

Boosts efficiency by taking automatic actions and making bulk decisions for all correlated cases. Provides detailed and comprehensive reason codes for informed review.



## Creates frictionless customer experiences

Provides 90%-99% accuracy to improve customer onboarding, deliver engaging experiences, and reduce unnecessary authentications.



## Integrates with existing solutions for multi-layer defense

Provides fast and flexible integration with existing solutions in a few weeks. Establishes comprehensive protection with multi-layer fraud solutions.



## Provides rich features and global intelligence

Enhances models and rules with 1000+ enriched fraud features and rich digital signals from a Global Intelligence Network comprising more than 4.2B protected accounts.



## Delivers transparent results for compliance requirements

Provides fully explainable results for both group-level attacks and individual attacks, and keeps the complete audit trails.



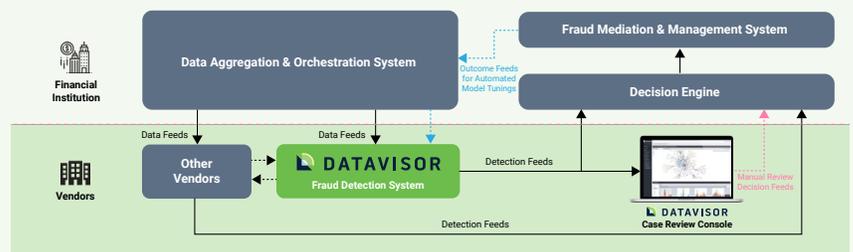
DataVisor's machine learning solution is the most critical component of our fraud defense as we grow in digital space, helping us minimize customer friction while defeating fraud risk.

Head of Fraud Strategy,  
Online Lending Platform

## HOW DATAVISOR DETECTION WORKS

DataVisor's AI-powered solutions enable proactive fraud protection. While conventional rules or model-based solutions require "pre-knowledge" of how attacks work to be effective, DataVisor's systems are architected to detect fraud attacks without any historic labels, large datasets, or lengthy training times. Drawing on a proprietary UML engine, DataVisor's solutions accelerate detection by analyzing all accounts and events simultaneously and identifying suspicious clusters of malicious activity—early, at the point of account registration.

## RAPID AND FLEXIBLE INTEGRATION



## ABOUT DATAVISOR

DataVisor is the leading fraud detection company powered by transformational AI technology. Using proprietary unsupervised machine learning algorithms, DataVisor restores trust in digital commerce by enabling organizations to proactively detect and act on fast-evolving fraud patterns, and prevent future attacks before they happen. Combining advanced analytics and an intelligence network of more than 4B global user accounts, DataVisor protects against financial and reputational damage across a variety of industries, including financial services, marketplaces, e-commerce, and social platforms.