



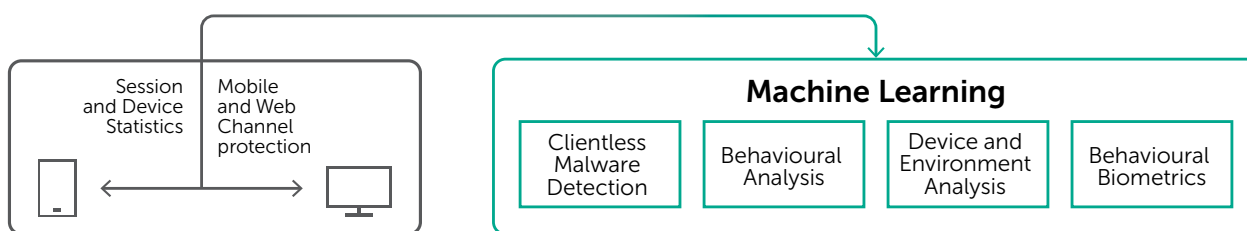
## Kaspersky Fraud Prevention

# Advanced technologies empowered by Machine Learning for real-time cross-channel fraud detection

Businesses have already gone far beyond traditional services providing their customers with access to their personal accounts via online channels and mobile devices. Digital transformation brings new opportunities, customers and of course, more revenue. On the other hand, it opens the doors to fraudsters with new sophisticated schemes and cross-channel attacks both on the user's device and account.

New Account Fraud	Account Takeover	Tools for Fraud Automation
Transaction Tampering	Attacks with Remote Administration Tools	Malware and Phishing

Kaspersky Fraud Prevention uses a range of advanced technologies with Machine Learning applied for proactive detection of sophisticated fraud schemes across web and mobile channels, in real-time, before the transaction occurs.

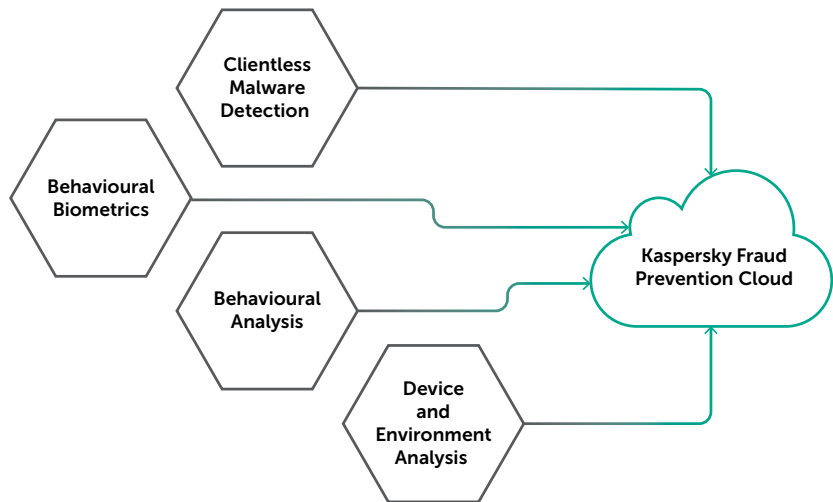


**Clientless Malware Detection** checks if the customer's machine is infected with malware without any additional software needing to be installed on the user side. This information is used to determine the legitimacy of transactions, as well as for risk based authentication and machine learning modelling.

**Behavioural Biometrics.** analyses your unique customer's interaction with their device, like mouse movements, clicks, touches, swipe speed and more to detect whether a device is being used by a legitimate user or not. This technology can also be used to detect bots and remote administration tools.

**Behavioural Analysis** looks at the user's activity during the login and session, analysing the typical navigation and time patterns, how the user acts in the personal account, what he clicks and more. This data allows profiles of normal behaviour to be built and any abnormal or suspicious activity during the login and the whole session to be detected.

**Device and Environment Analysis** leverages the global presence of Kaspersky Lab to identify "good" devices and use this knowledge for user authentication. Based on global device ID, IP-address, location reputation and more any attribute marked as involved in fraudulent activity is also proactively detected and shown as suspicious or related to fraud.



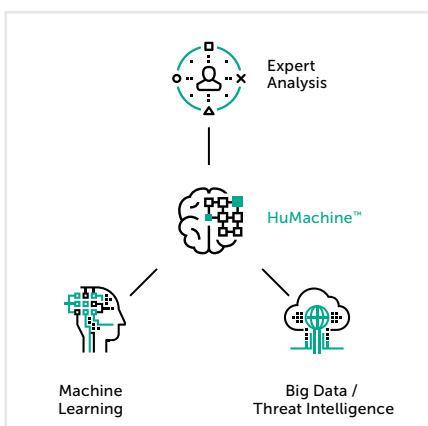
Machine Learning is the core part of Kaspersky Fraud Prevention Platform. Various Machine Learning methods like **Clustering, Decision Tree Learning** and **Artificial Neural Networks** are applied to enhance the efficiency and accuracy of Kaspersky Fraud Prevention Technologies. This brings fraud detection to a new level, avoiding additional authentication steps for legitimate customers and real-time reaction in the case of fraud at any time during the session.

Depersonalised data processed by 4 key technologies turns into real-time verdicts within **Kaspersky Fraud Prevention Cloud**. Based on continuous and proactive analysis of device and session reputation across online and mobile channels, behavioural and biometric data and other aspects, our Cloud solution feeds your internal monitoring systems with data crucial for timely and highly efficient fraud detection. This empowers your current systems to benefit from the additional context for proactive and more accurate decision-making, as well as for intelligent and adaptive use of step-up authentication.

#### KEY BENEFITS:

- Continuous and proactive real-time detection of advanced fraud before transaction occurs
- Multichannel fraud detection: online and mobile channels covered
- Detection of fraudsters and money laundering
- Improved user experience due to RBA, leading to growth and retention of customer base
- Comprehensive session statistics for forensics with dedicated team support
- Complements existing Enterprise Fraud Management solutions
- Productivity improvements with automation

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