



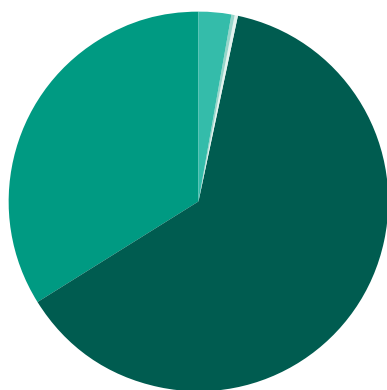
Kaspersky Fraud Prevention

Strike a balance between innovative fraud prevention and a seamless digital experience for users

The fraud landscape is continuously evolving, with fraudsters coming up with ever more scams and new attack vectors. One of the biggest challenges facing companies that provide digital services to their clients is ensuring foolproof protection for personal data, while offering a fast and seamless user experience.

In the era of digital transformation, numerous businesses are offering more and more digital services to their clients and trying to improve user experience. Digital services are fast, convenient and customer-friendly. However, the digitalization of business also attracts fraudsters, who often take advantage of customer trust to carry out their attacks.

Incidents generated by Kaspersky Fraud Prevention



- Infected device 63%
- Account takeover 34%
- Money laundering 3%
- Automation tools 0,39%
- New account fraud 0,14%

What are the areas of concern for organizations offering digital services?



Account takeover

In many cases, fraudsters gain unauthorized access to an account through leaked databases and user credentials found on underground forums. An account takeover (ATO) is when a fraudster gains unauthorized entry to one or several accounts in order to steal funds or user data, purchase items with stolen card information, launder money or even sign up for loans. Kaspersky Fraud Prevention can detect early signs of an ATO through advanced machine learning tools to help you recognize whether it's a real user accessing your services.



New account fraud

In order to abuse company loyalty programs that offer air miles, bonuses or welcome points, fraudsters create networks of thousands of fake accounts. The fake accounts are created using data found on the dark web – user logins and passwords, credit card details, social security numbers and other personally identifiable information. Another way that fraudsters obtain data is by tricking users, commonly referred to as social engineering. To prevent new account fraud, Kaspersky Fraud Prevention analyzes user behavior on various levels to create patterns of suspicious and normal behavior, preventing any damage that might be inflicted upon the business.



Cross-channel money laundering

Another crucial point is that cyberfraudsters and criminals often resort to money laundering to cash out their 'earnings' – this can be done through various organizations, primarily cryptocurrency and financial services providers. Through global device reputation, device fingerprinting and entity linking, Kaspersky Fraud Prevention provides you with all the tools to make more informed and accurate decisions when combating fraud.

Kaspersky commissioned Forrester Consulting to conduct a Total Economic Impact™ (TEI) study and examine the potential return on investment (ROI) enterprises may realize by deploying Kaspersky Fraud Prevention.

To better understand the benefits, costs, and risks associated with this investment, Forrester interviewed one customer with more than two years of experience using Kaspersky Fraud Prevention.

Cost savings from over three years

- Reducing fraud: **\$3.4 million**
- Reduction in customer service interactions: **\$121,074**
- Eliminating second tier authentication: **\$17,571**
- Three-year return on investment: **168%**
- Payback in less than 6 months
- Building more seamless users experience and stronger trust
- Complex fraud and money laundering detection to comply with industry regulations

Enable advanced technologies for combating cyberfraud

Key businesses benefits

Multi-channel fraud prevention in real time

The advanced technologies behind the solution allow for timely and accurate decision-making when eliminating cyberfraud on both web and mobile channels, as well as helping avoid the legal, reputational and financial consequences of fraud.

Reduced operational costs

Using risk-based authentication (RBA) can help ensure a seamless customer experience by removing costly second-factor authentication messages. This not only saves costs on SMS and push notifications but also reduces the workload for customer support.

Seamless customer experience

Legitimate users are able to avoid multiple authentication steps, making for a smoother experience and a quicker, more efficient service.

Receiving legitimate customer behavior analytics

Marketing and UX departments rely heavily on user behavior data provided by the service, which can become skewed if fraudsters and bots are present.

Quick and flexible integration worldwide

The Kaspersky Fraud Prevention team of experts provides quick support and an easy installation track for companies. Various integration methods are also available depending on the client's needs: cloud, private cloud and on-premises.

Kaspersky Fraud Prevention enables key machine learning-based technologies to empower you to beat fraud while maintaining a seamless customer experience.

Behavioral analysis

User behavior analysis and creation of patterns of legitimate and suspicious behavior to detect cyberfraud

Agentless malware detection and global reputation services

Thorough, agentless detection of suspicious user behavior typically associated with malware



Behavioral biometrics

Tracks unique user interactions with the device and detects automation tools, remote access and account takeover

Device and environment analysis

Global reputation of legitimate and fraudulent devices based on static and dynamic device fingerprint

Cyber Threats News: www.securelist.com
 IT Security News: business.kaspersky.com
 Threat Intelligence Portal: opentip.kaspersky.com

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