



Cybercrime Protection

# Fraud Prevention

Increase Revenue and Reduce Fraud

November 2013

# Trusted User or Cyber Threat?

ThreatMetrix™



*“On the internet, nobody knows you’re a dog.”*

# Protecting Over 1,900 Customers

ThreatMetrix™

## E-Commerce



**Microsoft**

**StubHub!**

**WAL★MART**

**TESCO**

**ebay**™

## Financial Services



## Social Networking



## Partners

**CyberSource**

**iMPERVA**®

**Accertify**  
Focused on Fraud Prevention

**fis**

**Moneris** SOLUTIONS

**TransUnion.**  
**nets**

Intelligence Network of 9,000+ Websites

- Filter/Block Advert Placement
- Automated Bidding Monitoring/Prevention
- Identify Buyer/Seller Collusion
- Account Takeover
- Reduce Friction for Returning Customers
- Compliance Requirements
- Criminal Investigation

## BRAND REPUTATION



## How Can ThreatMetrix Help?

# Visitor Intelligence Across Devices

ThreatMetrix™



## TrustDefender™ Cloud

Safeguard Online Transactions  
and Customer Identities  
with Device Identification  
and Malware Detection



## TrustDefender™ Mobile

Deliver Real-Time Fraud  
Screening for Mobile  
Applications Using a  
Comprehensive SDK



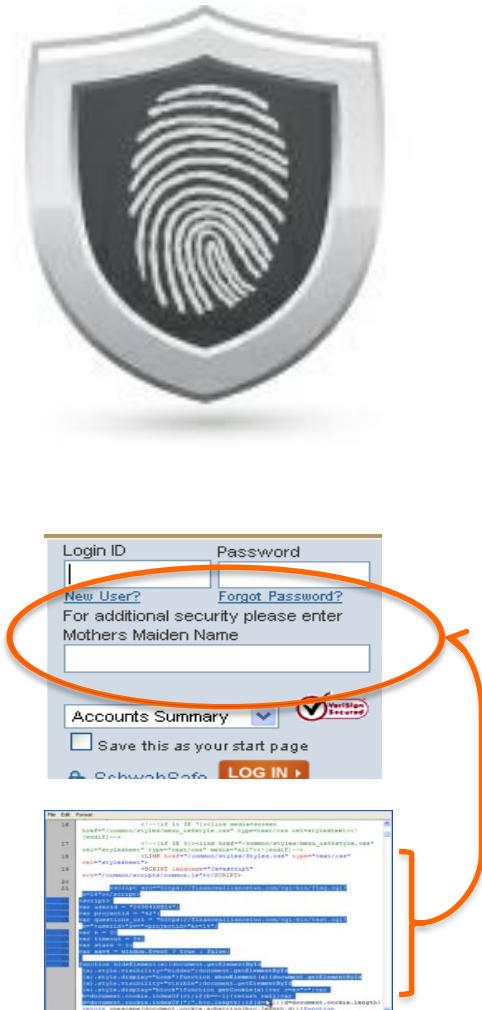
## TrustDefender™ Cybercrime Protection Platform



Global Trust Intelligence Network

# Endpoint Information Obtained

- Device Profile
  - 150+ Raw Attributes, e.g. platform, browser, screen resolution, timezone, language settings, plugins, etc
  - Device Identification
- TCP/IP Connection Analysis
  - IP Geolocation
  - Proxy Server - Detection and Piercing
  - VPN Signatures
  - Phishing Detection
- Page Profile
  - Verifies integrity of page against Trojans & Man-in-the-Browser (MITB) injection attacks



Global Trust Intelligence Network



## **Real Example from the Online Classifieds World**



## How does ThreatMetrix Help?

# Step 1 DETECT Device Anomalies

ThreatMetrix™

## We Start with Comprehensive Device Data Capture



### TrustDefender Cloud

- Hidden Proxy
- MitB Attacks
- Mobile Threats
- Web
- Mobile
- Secure Client
- Scripted Attacks
- VPN, Proxies
- Malware

### Smart ID

The Foundation...  
But You Need More than Device Data for Protection

# Anomalies lead to Risk



Device associated with multiple logins



Geo Location



Age of Device



Are proxies being used?



Is this a return device that has wiped cookies?



Velocity of login attempts for a given login



Is the device associated with other blacklisted attributes?



Are there unexpected browser, language or time settings?



# of Proxies used by login or device



Past locations the device and login have been used



Is the IP address associated with multiple logins?



Bot or scripted attack

# Step 2 EXPAND Profiling

## We Add Transaction Insights to Enhance Our Profiling

100's of Attributes to Define a User



### Persona ID

6:52AM  
Sat Aug 18 37 Frequency of Use  
1:48PM  
Thur Feb 23

Devices and Mobile

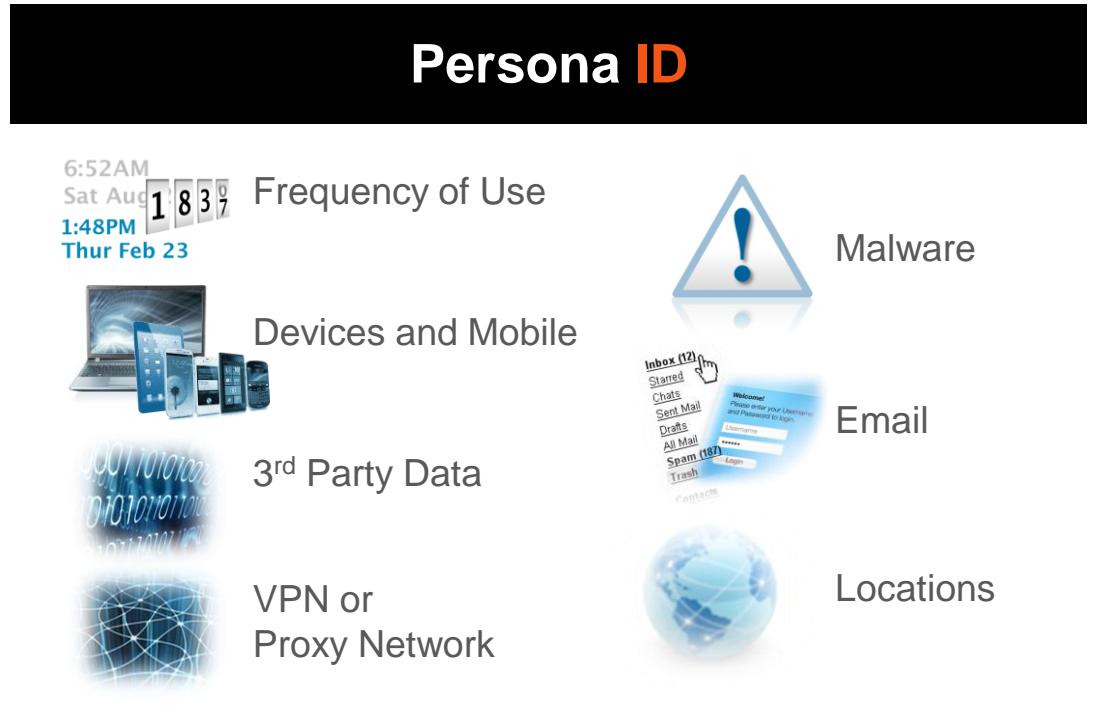
3<sup>rd</sup> Party Data

VPN or Proxy Network

Malware

Email

Locations



Delivering The Complete Picture of Who Is Visiting Your Site

# Trusted Customer Identification is 95% of Fraud Prevention

ThreatMetrix™



# Step 3 CONFIGURE Business Policies



# VALIDATE Business Policies

ThreatMetrix™

We Track User Behavior Across Global Network to Ensure Detection



TrustTags

Anonymous Truth Data

*Does this customer  
consistently score well, poorly  
or inconsistently?*

Reduce Step-Up Authentication  
and Out of Band Authentication

Reduce Friction to Process  
Returning Customers



# Thank you.

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