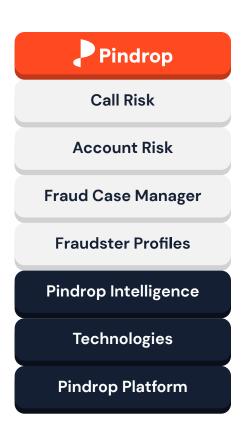


# Monitor, Predict, and Decision Fraud across the organization with Pindrop® Protect

Preventative and Real-Time fraud protection from Pindrop® Protect providing an omnichannel view of fraud across the entire enterprise.

#### Organized crime rings are expanding your attack surface

Criminals have chosen the voice channel as the newest vector of choice, attacking IVRs and using the stolen information to socially engineer agents, and take over accounts across the enterprise.



#### **Protect Can:**

**Monitor:** Get an unparalleled omni-channel view of fraud across the organization from fraud attacks, account takeover, social engineering, account mining, phishing attacks, and even account reconnaissance

Predict: Predict at-risk accounts based on individual calls and/or accounts where fraud is likely to occur next, even outside of the call center

**Decision:** Detect fraud attempts in real-time to support disposition, operational plans, and case management

Leveraging our deep experience in risk, fraud, and artificial intelligence, Pindrop has extended our patented Protect platform into the IVR creating a single cohesive platform that protects the end-to-end call experience and identifies high risk calls as well as accounts at risk across channels.

# Protect for the Call Center

Provide Preventative and Real-Time fraud protection across the contact center increasing the organization's security posture and providing a cross channel view of fraud across the entire enterprise.

Protect can combine data streams from other channel's events to enhance accuracy and strengthen the analysis. While the solution is deployed in the contact center, it protects against financial fraud across the organization.

#### **Features**

Cross Channel Intelligence: Ability to consume multiple data streams and combine intelligence into additional account risk factors. Enhancing overall fraud detection across the organization, expanding beyond the contact center, allowing views of fraud across the organization.

First Time Fraudster Protection: Leveraging predictive ability as well as shared intelligence through the Pindrop Intelligence Network's Fraud Consortium, fraudsters attacking an organization for the first time have an increased probability of detection.

# Protect for the IVR

- Monitor inbound calls for suspicious phone numbers and which accounts they have accessed.
- Using Pindrop, enterprises can now determine which fraudsters are mining for data in the IVR allows enterprises to take action to proactively prevent fraud.
- Provides an instant call risk analysis for the full volume of calls to allow real time decisioning and custom routing.

#### **Features**

Call Risk Score: Real-time alerting on social engineering and account takeover attempts relieving agents of fraud detection responsibilities, and just focus on customer service.

**Fraud Profiles:** Active repository of customer specific highly detailed Fraudster profiles. Provides protection from repeat and systemic attacks.

Fraud Case Manager: Define and manage policies and customize risk thresholds. Enhances case processing efficiency up to 50% with ongoing monitoring and accuracy feedback.

# Protect at the Agent

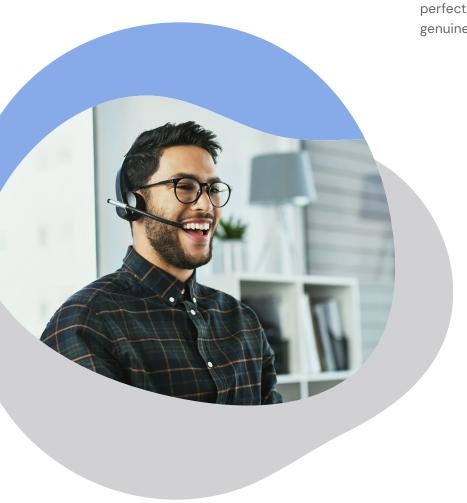
- Get an instant risk score on every call allowing agents to know when to take action.
- Uses data collected in IVR, data collected on inbound calls accessing specific accounts, account activity for comprehensive fraud view.
- Full multi-factor analysis of the callers voice, device, and behavior to catch fraud before it gets to the agent.

#### **Features**

Account Risk Score: Multi-call risk analysis and account activity monitoring to identify compromised accounts and fraud clusters. Predict which accounts are like to experience an ATO event in the next 60 days enabling you to stop fraud before it occurs.

Call Risk Score: Detects high risk IVR calls based on Pindrop's proprietary risks engines, Phoneprinting™ technology, Metadata analysis, Reputation from the Pindrop Intelligence Network, and custom route calls.

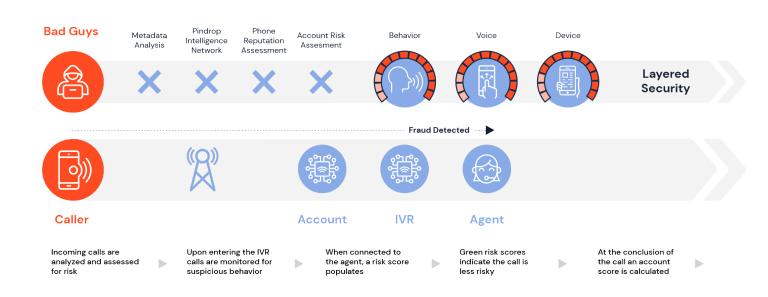
**Spoof Detection:** Detects ANI alterations and other signals that the phone number integrity is less than perfect. Prevents fraudulent attempts to validate as a genuine customer.



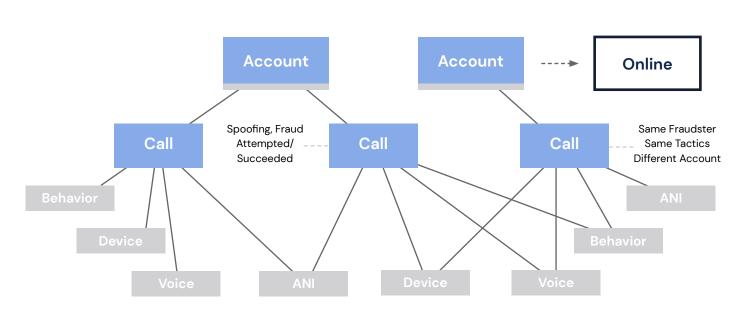
# **Complete Call Lifecycle**

Leveraging Every Part of the Call Across Every Leg of the Call

# **Call Risk**



# **Account Risk**



This gets more complicated when you look at millions of calls.

Pindrop does this at scale

# **Enterprise Risk**

#### Pindrop® Trace technology

Siloed data leaves unfound clues that could have been used to stop fraud before it happens. Connect all of your data with Pindrop Trace. This patent-pending analytics engine powers Protect's account risk scoring, identifying the most complicated fraud scams, and predicting crosschannel fraud up to 60 days before it takes place.



# **Pindrop Technology Engines**

# **Device**PhonePrinting®

Analyzes over 1,300 characteristics of a call's full audio to determine its risk and catch first time fraud calls

## Voice Deep Voice™

Next-gen voice identification, optimized for noisy conditions, speaker aging, & multi-voice enrollment

## Metadata Network Analysis

Analyzes ANI risk/velocity, account and carrier risk, smart allow/blocklisting, phone number reputation

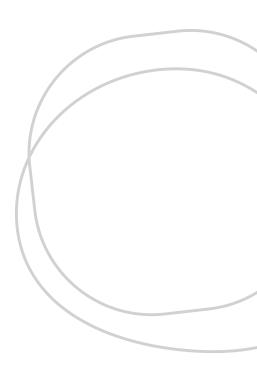
# **Connections**Trace Technology

Graph analysis of relationships between activities, accounts, and calls across time

# **Behavior** Heuristic Analysis

Non-monetary transactions, robotic dialing, keypress habits





# **About Pindrop**

In an increasingly digital world, Pindrop® lets people use their voice to seamlessly connect to, enter and unlock new experiences while safeguarding their privacy. Using its patented precise voice identification technology, Pindrop is leading the way to the future of voice by establishing the standard for identity, security, and intelligence for voice interactions. Protecting some of the world's biggest banks, insurers and retailers, Pindrop enables customers to quickly, conveniently and securely connect to the information and resources they need. Its precise voice identification technology recognizes unique identifiers within the human voice that enables its customers to prevent fraud and deliver exceptional customer experiences in call centers, obtain information from smart devices and even activate cars. A privately held company, Pindrop is venture-backed by Andreessen Horowitz, Citi Ventures, Felicis Ventures, CapitalG, GV, IVP, and Vitruvian Partners. Visit pindrop.com for more information.

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