

Fraud Prevention Without Friction ATO & Behavioral Biometrics

38B

Credentials breached in 2020¹

WHY BEHAVIOSEC?

- Reduce false alarms from transactional systems by over 90%².
- Automatically detect automation, bots, and aggregators.
- Empower fraud analysts and cut time-to-decision at lower cost.
- Safeguard customers and your relationship with them.
- Over 100 million accounts protected in the world's top financial institutions.

Behavioral biometrics collect and analyze the unique attributes of live human-digital interaction to verify a digital identity is who it claims to be.



Reduce false alarms, detect sophisticated attacks, and protect customers using account takeover protection from BehavioSec®

ACCOUNT TAKEOVERS ARE GROWING OUT OF CONTROL

The continued success of credential stuffing, password reuse, 3rd party data breaches, malware, and social engineering demonstrates that organizations still relying on static defenses have inherited risks they simply cannot control. And while organizations invest significant resources to insulate from these attacks, [account takeovers \(ATO\) continue to be a costly problem across](#) industries.³

Fraudsters are aware of this and tailor attacks to maximize profits using combinations of bots, human click farms, social engineering, and malware – with attack patterns getting more sophisticated every day.

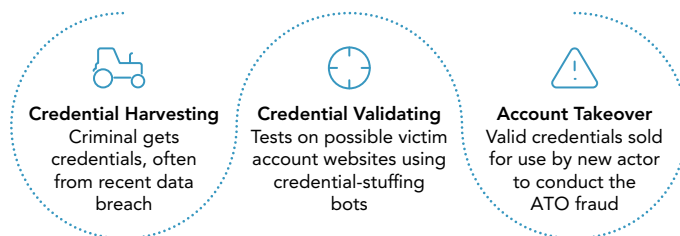


Figure 1 – Typical ATO attack process

Worse, some solutions place more responsibility on customers, while others require exhaustive manual reviews due to noisy fraud signals. The end results are increased user friction and costs, without significant fraud reduction. As long as organizations lack reliable, cost-effective ways to verify identities, ATO will remain. And business will continue to struggle to balance security with user experience for genuine customers.

KEEP ACCOUNTS SAFE WITH BEHAVIORAL BIOMETRICS

BehavioSec is the industry pioneer and technology leader in behavioral biometrics for digital identity verification. Industry-recognized and deployed within Global 2000 companies since 2008, our proven solution integrates with your platforms, applications, and services to continuously track and profile how your human users and customers uniquely type, swipe, and engage – without using cumbersome or intrusive challenges.

Using our patented technology, you get the benefit of knowing with superior precision, that accounts are only accessed by their true owner – without sacrificing user experience or your fraud prevention budget.

SOLUTIONS



Financial Institutions

Reduce costs, fraud, and friction, and give customers a secure and seamless digital experience while protecting your business and their privacy across the lifecycle.



Merchants

Reduce loss of goods and services, lower liability, protect customers, and improve shopping experiences.



Enterprises

Defend your remote, mobile workforce from security incidents, identity theft, productivity loss, and friction while reducing exposure to insider threat.

DETECT FRAUD WITHOUT DROWNING IN FALSE POSITIVES

Most traditional fraud prevention tools detect attacks by only searching for potentially harmful anomalies. This approach yields tons of false positives when authentic users do anything unusual – like buying a new phone or signing in from a new location. And as organizations rely on multiple anomaly detection tools to minimize fraud, false positives are exploding.

In addition, criminal actors are well aware of the weaknesses of traditional fraud tools. They know that they can hide from most security systems by simply bypassing or manipulating device and location checks with tools and techniques like:

- social engineering
- man-in-the-browser
- malware
- remote access tools

And if the fraudsters do accidentally trigger a response, or the customer is protected by two-factor authentication, they can still bypass those protections using tactics like SIM swap or executing just another round of social engineering.

End result? Growing fraud losses and time spent investigating alerts. In fact, the sheer volume of false positives often takes time and resources away from proactively stopping real fraudulent activity. While scoring and prioritization help investigators focus on the most important alerts, relying on legacy signals is simply not enough anymore.

This is where behavioral biometrics differs. Instead of depending on static information, one-time security, and easily spoofed signals, our solution observes and analyzes all activity throughout a user session – detecting both negative and positive behavior.

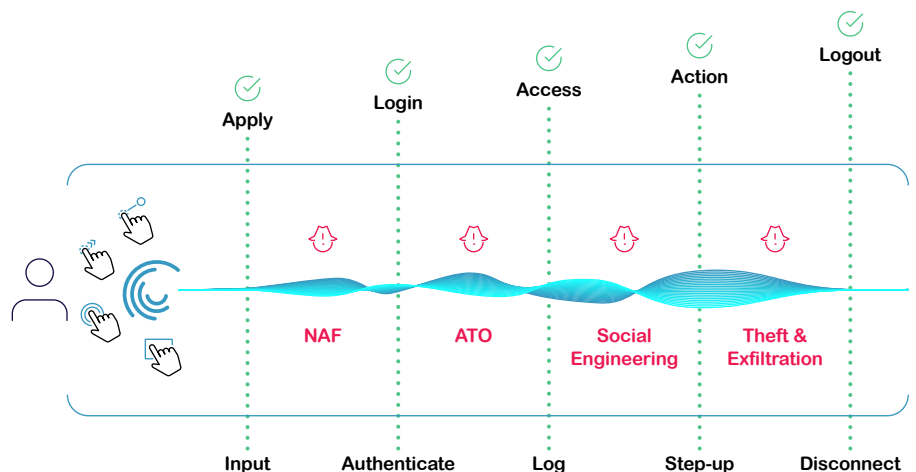


Figure 2 – What BehavioSec continuous authentication sees that other solutions miss

This provides you with a powerful, “true identity” signal that you can use to automate away false positives from transactional and legacy systems while detecting even the most sophisticated social engineering, session hijacking, or credential attacks.

KEY FEATURES

- **Automated Data Trending**
New predictive modeling trends data for faster business rule creation and bot and aggregator categorization.
- **Accelerated Training**
Unmatched performance that's 5x faster than prior solutions when profiling human users.
- **Global Intelligence**
Receive live threat intelligence from over 700 million identities and 1.5 billion unique devices.
- **Superior Fraud Detection**
Add detection capabilities against attacks like credential stuffing, synthetic identities, social engineering, and many more.
- **Invisible Bot Detection**
Detect bots and automation without friction, data privacy concerns, Turing tests, or CAPTCHA challenges.
- **Consumable APIs**
Our solution plays well with others. Conduct deep investigations from our dashboard for deep investigations, or easily integrate easily into your existing infrastructure via our REST APIs.

DETECT FRAUD WITHOUT DROWNING IN COSTS

By arming your systems and analysts with behavioral-based insight, you can accurately evaluate digital identities at scale. Even better, our identity signal acts as a continuous authentication layer, rendering the need for step-ups and friction almost obsolete, helping you:

- ✓ Stay ahead of fraudsters and stop even the most complex attack
- ✓ Reduce your reliance on intrusive signals, like device or location
- ✓ Reduce step-up friction and false fraud alerts
- ✓ Save time, money, and pain

By partnering with us, you can ensure the authenticity of identities and accounts, and cut fraud, user friction, manual review, investigation time, and operational costs – all at once.

HOW IT WORKS

Our solution installs as software components on-premises, in your cloud environment, or hosted by us. We integrate with your systems and applications through software development kits (SDKs) that help development teams rapidly deploy our solutions in any environment.

Once deployed, the BehavioSec solution begins scoring data from day one, following users from entry to exit – from identity onboarding, to recurring access, to offboarding. As the user interacts, our platform continuously and silently collects behavioral signals for analysis by the machine learning engine.

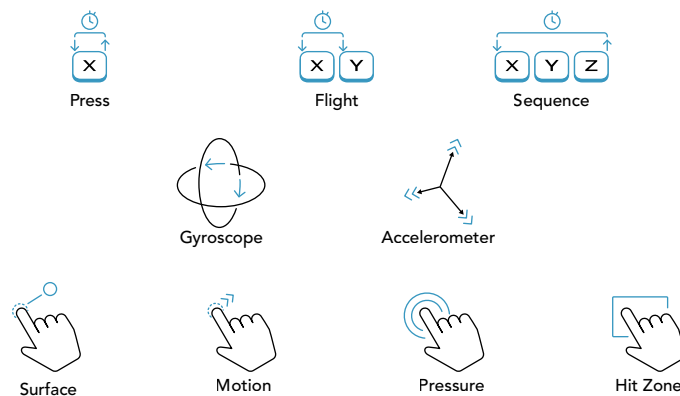


Figure 3 – Behavioral signals collected and analyzed by BehavioSense

Our scoring is also available to any API-driven platform in real time, letting your security team use our dashboard or pull from our REST APIs into any modern data visualization tool for data analysis, user audits, or detailed fraud investigations.

In addition, our platform also continuously analyzes each session for a multitude of environmental risk factors, providing you with a rich set of intelligent signals to detect and stop even the most sophisticated fraud attack **from day one**, like Trojan or malware attacks – while your users and customers interact without friction – freeing you respond to real anomalies according to your policies.

SUPPORT

Customers receive software updates and support from our 24x7 global behavioral biometrics expert team.

As we continue to innovate new features and capabilities, we work with you to ensure you get rapid and maximum value from your partnership with us.

AVAILABILITY

BehavioSec is available globally as a software subscription. It is licensed per user and year or per transaction, whichever model fits your needs.

Contact our sales team at sales@behaviosec.com and let us show you our capabilities with a live demo or proof-of-value.

ECOSYSTEM

BehavioSec partners with market-leading platform companies and service providers you already know and work with to ensure our solution integrates seamlessly within your environment, solving your needs.

You can employ our technology on-premises or in the Cloud via SDK/API access, plug-ins or pre-integrated, out-of-box solutions listed on partner marketplaces.



¹ Infosecurity Magazine, [Number of "Breached" Records Hits 36 Billion in 2020](#), November 2020

² BehavioSec, [Protecting a Global Bank from Account Takeover \(ATO\)](#), 2020

³ Security.org, [Account Takeover 2021 Annual Report: Prevalence, Awareness and Prevention](#), May 2021

ABOUT BEHAVIOSEC

BehavioSec is the industry pioneer and technology leader for behavioral biometrics and continuous authentication, safe-guarding millions of users and billions of transactions today.

Deployed across Global 2000 companies to dramatically reduce fraud, friction, threat, and theft, BehavioSec verifies and protects human digital identities by understanding how we uniquely type and swipe across our ever-changing devices. Whether used in the Cloud or on-premises, BehavioSec delivers the superior user experience, precision, and scale needed by organizations to keep customers engaged while catching evasive, real-time attacks other solutions miss.

Founded in the Nordics in 2008 out of groundbreaking research, industry recognized BehavioSec partners with market leaders and organizations like DARPA, and has earned investment from top firms like Forgepoint Capital, Cisco, ABN AMRO, Conor Ventures, and Octopus Ventures. Headquartered in San Francisco, CA with offices worldwide, BehavioSec is ready to help you reduce risk, improve compliance, and digitally transform your distributed workforce and customer experience.

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