

ACCOUNT TAKEOVER (ATO) PREVENTION

A NEW CHALLENGE: ACCOUNT TAKEOVER

Abuse patterns typically start at a single point of compromise, like an email address or user account, and traverse to multiple attributes. Now more than ever, fraudsters have access to advanced technology to make massive attacks. Organizations need to counter these practices by using more sophisticated technologies, other than just rules, to detect fraud at scale and connect fraudulent patterns. In the case of account takeover, fraudsters gain access to user accounts with hacked credentials, change the password so the real account holder can't access, and add a stolen card to the account to make purchases. Fraudsters are able to gain access to credentials from a variety of ways like phishing with fake websites, malware or spyware, social engineering, mining social media, and hijacking a mobile device.

THE SOLUTION: TAKE CHARGE OF THE TAKEOVER

What do we know about this transaction?

Suspicious Reasons			
Description	Risk	Risk Factor	Confidence
Cardholder is using a compromised IP address - this might indicate a malicious user that is part of a botnet	20.00 %	33.33 x	★★★★★
Merchant has a negative online reputation	7.00 %	11.67 x	★★★★★
Merchant is new, according to its online presence	5.00 %	8.33 x	★★★★★
Cardholder made payment from Nigeria, which has a high percentage of fraud cases	2.00 %	3.33 x	★★★★★
High average payment rate in the last 24 hours (10 payments per minute)	2.00 %	3.33 x	★★★★★

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As more and more organizations are prioritizing ATO prevention, Feedzai's machine learning platform provides a comprehensive solution to apply predictive behavioral analysis to stop account takeover before it happens with:

- **Segment of One Profiles:** Hyper granular risk profiles to create benchmarks and score each entity.
- **Whitebox Explanations:** Clear, human-readable explanations which demystify the machine logic, giving analysts complete control of decision making.
- **Real-time Dashboards:** Insights into model and rules performance allowing analysts to assess risk factors on a continual basis.

HOW FEEDZAI DETECTS ACCOUNT TAKEOVER

Feedzai's machine learning platform makes connections from different attack vectors and compares the baseline to the velocity of various updates to score transactions in real-time. The profile engine calculates and maintains thousands of granular profiles that trigger an alert when suspicious account activity happens. For example, Feedzai analyzes login attempts, changes in device settings, suspicious device configurations, multiple shipping addresses, and buying behaviors to identify suspicious behaviors. With a comprehensive solution of rules and machine learning, we are able to prevent account takeover fraud, whether it's from a human or bot.

FEEDZAI STOPS FRAUD AT A TOP RETAILER

61 ORDERS IN 1 MINUTE

184 ORDERS DECLINED FROM A SINGLE EMAIL

\$500K LOSS AVOIDED FROM A BOT ATTACK ON A HACKED ACCOUNT

IMPROVE THE CUSTOMER EXPERIENCE

With minimal authentication steps and machine learning models to identify fraudulent accounts, while maintaining a frictionless customer experience.

REDUCE ACCOUNT TAKEOVER FRAUD

Whether it's bots or humans, Feedzai can determine which transactions are authentic and which are fraudulent, all in real-time by using risk profiles and a scoring engine built from the ground up.

MAKE MORE CONFIDENT DECISIONS

By monitoring every aspect of payments, agnostic to channel and data source, Feedzai will flag suspicious behaviors and analysts can use our whitebox explanations to make decisions faster and more accurately.