mastercard

NuDetect Solutions by NuData Security
a Mastercard Company

Identify good users to enhance the customer journey

As unauthorized transactions increase

↑ **33%**

from 2017[1]

With more compromised accounts

9 Billion Since 2013

And continuing to grow exponentially[2]

At greater speeds and more sophistication

9 Minutes

The time it took for stolen data to be sold on the dark web, and then used by a criminal to commit cybercrime[3]
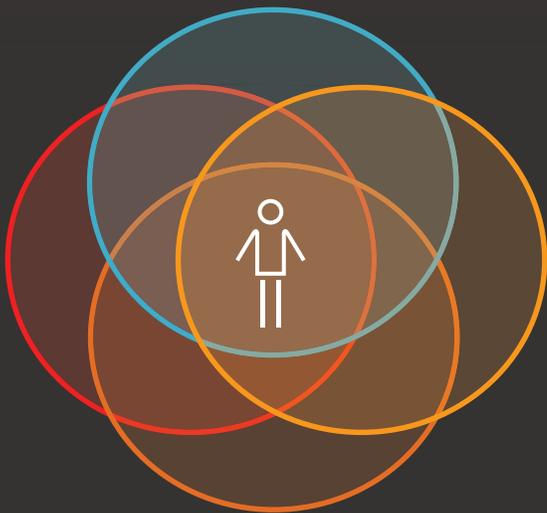
Managing these challenges while improving the consumer experience requires leading-edge, multi-layered technology that drives accuracy: NuDetect Solutions

Integrated multi-layered technology
Helping verify consumers, to let companies identify valid users and fraud risks in real-time, to optimize the user experience and identify the unknown

Highly accurate, real-time user behavior evaluation and continuous authentication
Helps stop automated threats and fraud, while driving a frictionless user experience

Device, Connection, and Location Identification
Analyze the device and connection interacting with the environment. *Trust that the real user is using the device.*

Behavioral Analytics
Continuously verify the consumer is who is expected. *Trust the behavior.*

Passive (Invisible) Biometric Verification
Sensory inputs from the real-world allowing trust in the human, not just the device. *Trust the users based on natural behaviors.*

Real-Time Trust Consortium
Aggregate data from all behavioral interactions across the NuDetect network. *Trust the consortium.*

Delivering good-consumer verification with best-in-class accuracy, NuDetect provides:

- Aggregated behavioral intelligence using machine learning techniques and leveraging billions of behavioral data points for pinpointed accuracy
- Ability to detect fraud and cyber-attacks at scale, in the face of increasing use of automated online attacks

- Continuous real-time fraud prevention and trusted user verification
- Award-winning technology, trusted by some of the world's largest brands verifies users and offers a great customer experience
- Portal allows analysts to perform detailed, forensics-based investigation of events

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Helping to identify authentic users from potential fraudsters **in real-time**,

NuDetect can help address:

Account Takeover (ATO)

Know if it's a legitimate user vs. a fraudster with behavioral verification and account validation

Passive behavioral biometrics that help prevent unauthorized account access and activity. Accounts can be continuously secured from compromise with no friction to good users even when legitimate stolen credentials are presented.

Intelligent Automation Detection

Eliminate bad automation in real-time

Analyzing user behavior is the only way to effectively and consistently identify automation, scripting, malware and human farms without compromising the user's online experience.

Application Fraud

Recognize risk at application/registration for confident decisions

Assessing hundreds of behavioral signals, using machine learning, and comparing against the Trust Consortium, NuDetect can help determine if behavior is similar to other humans in the same situation.
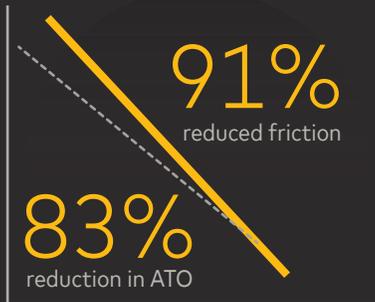
Good User Verification

Identify real users vs. imposters without putting up walls

Based on hundreds of measurable behavioral biometric patterns, NuDetect provides accurate assessments that give issuers and merchants the option to reward good customers with an enhanced user experience or to introduce more investigation if needed.

ILLUSTRATIVE EXAMPLE:
Account Takeover (ATO) & Good User Verification at Login

91%
reduced friction

83%
reduction in ATO

A top Global Bank wanted a better way to both identify their valid user and eliminate the risk being presented by account takeover risk. The Bank identified fraudsters using scripting to validate stolen login credentials. They needed a solution to identify activity pre-authentication to help eliminate automated activity prior to users logging in to their banking site while still identifying their valid users. With NuDetect, they were able to discern between good and bad users to provide a better user experience, reducing friction for 91% of their users, while eliminating 17 million ATO attempts per week for an 83% reduction in ATO.

Balancing security and experience today and tomorrow
As part of Mastercard's layered approach to payment security, NuDetect provides a trusted solution to help address potential cyber and device-specific threats. That results in a better consumer experience which delivers even greater security and trust in the digital world.

To learn more, please contact your Mastercard representative or visit online @ nudatasecurity.com.