

Protect customers digital interactions while delivering a frictionless user experience

**Outseer Fraud Manager helps you deliver a frictionless customer experience with fraud detection rates as high as 95% with intervention rates as low as 5%.**

The dramatic increase in consumer adoption of digital interactions during the pandemic has prompted organizations everywhere to accelerate their digital transformation efforts. Whether it's web, mobile, ATMs, call centers, IVR systems, or open APIs, speed and convenience are now simply expected.

At the same time, fraud continues to proliferate, with cybercriminals leveraging phishing, account takeover, man-in-the-browser, and other advanced attacks to gain unauthorized access to consumer accounts.

But achieving the right balance of security while maintaining a frictionless user experience can be a challenge. Outseer Fraud Manager gives you the ability to align fraud prevention efforts with your organization's risk tolerance and strategic priorities in order to stop fraud, not customers. Through the power of machine learning, data science expertise, and real-time risk scoring, we help you deliver delightful experiences and defeat fraud at the same time.

## Minimizing risk in a digital world

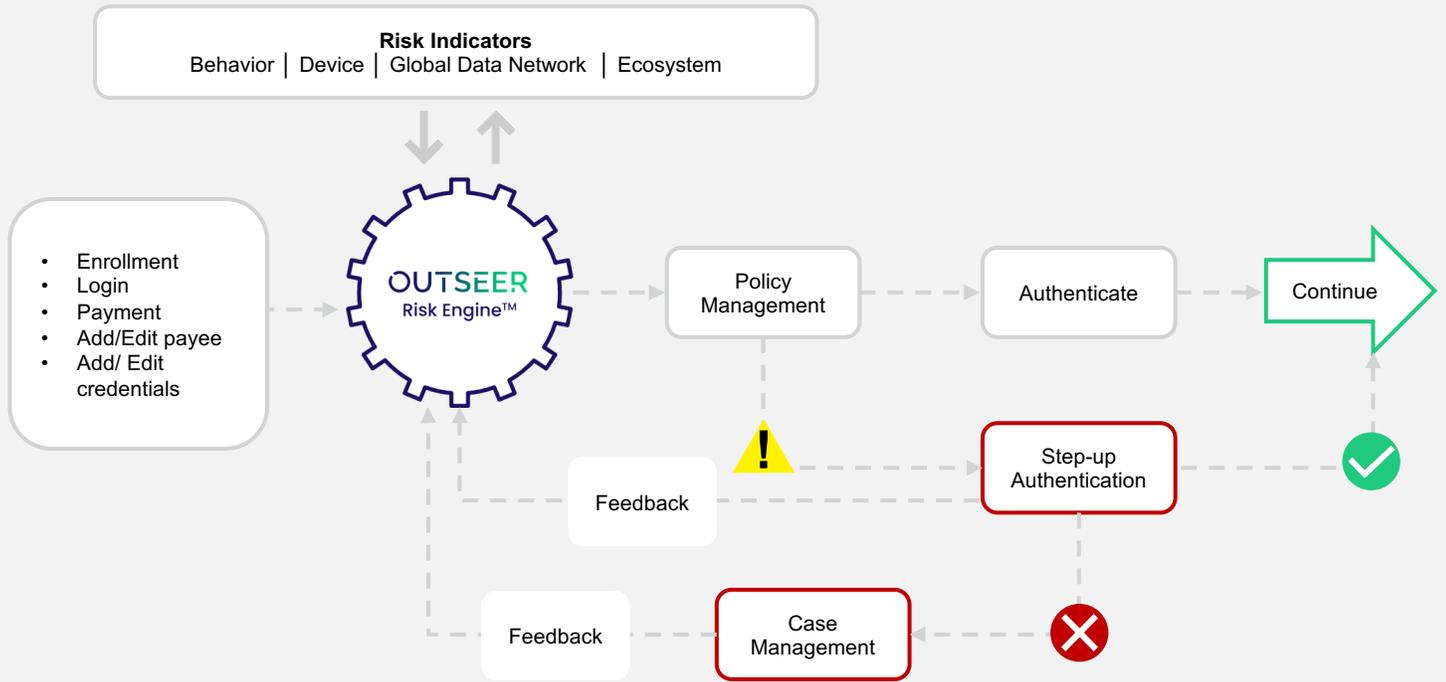
Outseer Fraud Manager provides the foresight you need to recognize whether customer interactions are fraudulent in real time.

This is achieved through centralized fraud detection that uniquely blends risk-based decisioning and flexible, rules-based policy management. By incorporating shared global fraud intelligence with insights from third party anti-fraud tools, Outseer Fraud Manager is a centralized fraud management platform allowing you to leverage your existing investment in fraud tools and feed additional scores and data elements to further enrich risk assessment and improve fraud detection.

Powered by the Outseer Risk Engine™, Outseer Fraud Manager is designed to measure the risk associated with a user's login and post-login activities (payments, changes to account details, and enrollment to a new service) by evaluating more than a hundred different risk signals.



Through machine learning and options for fine-grained policy controls, step-up challenges can be reserved for those very few instances requiring extra scrutiny. Outseer Fraud Manager delivers the highest reported fraud detection rates, and lowest intervention rates, in the industry.



## How it works

Outseer Fraud Manager is powered by the Outseer Risk Engine, the Outseer Global Data Network™, policy and case management tools, and an array of step-up authentication options. Through Outseer’s ecosystem approach to fraud prevention, organizations can add their own business intelligence or third-party inputs to further enhance their detection rates.

### Outseer Risk Engine

Outseer Risk Engine assesses more than 100 different fraud indicators to evaluate the risk of a transaction in real time and produce a risk score. The score is based on device and behavioral profiling, along with intelligence from the Outseer Global Data Network. The risk engine combines rich data inputs, machine learning methods, and case management feedback to provide accurate risk evaluations to mitigate fraud. The Outseer Risk engine uses an advanced machine learning statistical approach to calculating the risk score. This approach looks at the conditional probability of an event being fraudulent given the known facts or predictors. All available factors are taken into consideration but weighed according to relevance, so that the most predictive factors contribute more heavily to the score. The predictive weighting calculations are updated daily based on the feedback from case management and authentication results.

### **Outseer Global Data Network**

Our globally shared, cross-industry transactions and identity intelligence informs smarter risk decisions. When a member of the network marks an activity as “Confirmed Fraud” / “Confirmed Genuine” in the case management application the associated data elements are shared across the network. When an activity is attempted and includes one of the elements from the Global Data Network the risk is automatically adjusted.

### **Outseer ecosystem approach**

The Outseer ecosystem approach is designed to enable you to centralize fraud management and enhance fraud detection. Outseer Risk Engine combines intelligence from the Outseer Global Data Network and third-party data that can influence risk assessment and impact the risk score. You can even contribute additional intelligence from your internal data and third-party anti-fraud tools.

### **Device profiling**

Outseer’s device profiling capabilities allow you to assess whether a user’s device is different than one usually used to do business with your organization, or whether it has been connected to known fraud. Parameters analyzed include IP address and geolocation, operating system, browser type, and other device settings.

### **Behavioral profiling**

Our behavioral profiling compares current activity with established user behavior to detect deviations from normal behavior that may be indicative of fraud. Multiple parameters are examined including frequency, time of day, and type of activity. For example: Are these payment types and associated transaction attributes consistent with typical transactions for this user?

### **Outseer policy management**

The Outseer policy management application translates risk intelligence into action. Using our fine-grained policy controls, you can set different actions to different thresholds based on your risk tolerance and your business objectives.

### **Outseer case management**

Our case management application enables you to track activities that trigger rules and determine if they are fraudulent. You can also use the application to research cases and analyze fraud patterns when revising or developing policy rules. When cases are resolved, you can use the case management UI to provide feedback to the Outseer Risk Engine, helping to enhance the accuracy of risk decisions even further. An available API can be used to extract cases and activities to third party case management systems, and to update case resolution.

### **Step-up authentication**

An additional layer of step-up authentication may be employed to further validate one’s identity in high risk scenarios or scenarios that violate your organization policies. Outseer Fraud Manager supports a wide range of step-up authentication options, including:

- **Challenge questions:** Questions selected and answered by the user during enrollment
- **Out-of-band authentication:** One-time passcode sent to the user via text message, phone call or push notification
- **Biometrics:** Fingerprint & Face ID biometrics (available for mobile users)
- **Transaction signing:** Cryptographically signs transaction details to verify transaction integrity and authenticity to fight advanced financial malware attacks
- **Multi-credential framework (MCF):** allows you to Bring-Your-Own authentication methods such as tokens or FIDO compliant biometrics and passwordless authentication methods

### Protection for mobile users

Outseer Fraud Manager enables a secure and frictionless mobile experience by leveraging Outseer Fraud Manager Mobile SDK. This SDK integrates with your mobile application, collects mobile device identifiers for risk assessment, and invokes Biometrics and OTP Push notifications as step-up authentication for flagged transactions.

### All-in-one integrated fraud prevention platform

Outseer Fraud Manager provides integrated fraud prevention by enabling your organization to make risk-based decisions across digital channels such as online and mobile, as well as physical channels such as call centers, IVR, ATM, branches, and more. By centralizing fraud management and insights from third party tools into Outseer Fraud Manager, you gain holistic visibility into your customers' digital interactions and transactions so you can better protect them from bad actors.

By leveraging our integrated approach, Outseer Fraud Manager will help you:

- Increase fraud detection rates in all customer digital interactions without adding friction
- Optimize existing investments in anti-fraud tools
- Increase your customer loyalty and trust, leading to higher revenue

Outseer Fraud Manager leverages its heritage as a pioneer in science-driven innovation to support authentication solutions that give you the foresight to confidently accelerate your business.



### About Outseer

Outseer empowers the digital economy to grow by authenticating billions of transactions annually. Our payment and account monitoring solutions increase revenue and reduce customer friction for card issuing banks, payment processors, and merchants worldwide.

Leveraging 20 billion annual transactions from 6,000 global institutions contributing to the Outseer Data Network, our identity-based science delivers the highest fraud detection rates and lowest customer intervention in the industry.

See what others can't at [outseer.com](https://outseer.com)