Account Takeover Fraud

Protecting customers' accounts by stopping account takeover fraud

Highlights

- Uniquely identify users' devices via device ID and complex device fingerprinting
- Detect device/user/session risks by using multiple technologies to determine if account access is anomalous (including proxy detection, device spoofing, etc.)
- Use a global criminal device database to stop access based on device reputation
- Address online, mobile and cross channel attacks by correlating device risk and account credentials compromise history across all channels

Customer account takeover is a major challenge for financial services and e-commerce organizations (e-tailers, social media, gaming, and other consumer service providers). Criminals use credentials stolen from victims via phishing and malware attacks to gain unauthorized access to customers' accounts. From inside the compromised account, criminals can transfer money, execute fraudulent purchases, or abuse the trust relationships with other customers.

Detecting account takeover requires an extensive view of the account access from the device, session, and user perspectives. Traditional device ID systems lack the full visibility to today's cross channel and multi-vector attacks and cannot uniquely identify most mobile devices.

IBM® uses multiple technologies to determine if account access is anomalous, including device fingerprinting, device spoofing detection, proxy detection, geo-location analysis, device-account access mapping, user behavioral analysis, and more. IBM also leverages a massive global criminal device database that is automatically populated by detecting malicious access at any one of our hundreds of customers.

The IBM Security Trusteer family of holistic fraud-prevention solutions combines device reputation and risk factors with account credentials compromise history via malware and phishing to accurately detect account takeover attempts. Our distinctive visibility to the entire fraud life cycle enables organizations to mitigate fraud risk, eliminate the overhead of forensic investigations and recovery of funds, and maintain a hassle-free customer experience.

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For more information

To learn more about the IBM Security Trusteer portfolio of fraud prevention solutions, contact your IBM representative or IBM Business Partner, or visit: ibm.com/security

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