

## FACTSHEET

# Account takeover fraud

## A new approach to a persistent challenge

### Bad actors are quick to react and adapt to countermeasures against ATO.

Organizations can in turn also find themselves also taking a reactive approach, putting them at risk on two fronts – exposure to other types of fraud, and impairing the smooth and seamless access and experiences that their genuine customers expect with additional fraud controls.

Those challenges are manifested across several pain points that Callsign is uniquely positioned to solve.

### Key ATO facts



**ATO is set to overtake malware as the world's biggest security concern**



**According to Javelin, ATO increased by 90% to an estimated \$11.4 billion in 2021 when compared with 2020**



**It's far reaching, affecting every region and every sector with an online presence**

Client painpoints	Solved by Callsign
<b>Divergence of authentication and fraud</b> – finding a solution that works across departments with their own sets of objectives and KPIs.	<b>Callsign is easy to roll out and integrate across an entire enterprise using ML models.</b>
<b>Growing operational costs</b> – as well as the financial impact of reimbursement, factors such as detection, investigation, false positives and cost of authentication contribute to the total cost of fraud.	<b>Callsign's digital DNA profiles and authenticators reduce false positives and the costs of out-of-band authentication mechanisms.</b>
<b>Lack of operational efficiency</b> – many solutions adopt a rules-based approach that's complex and expensive to set up and maintain.	<b>Callsign's model-based approach is adaptable and easy to deploy, without a need for additional resources or consultants.</b>

We've helped:

**40%**

detect 40% more fraud

**39%**

reduce SMS OTPs by 39%

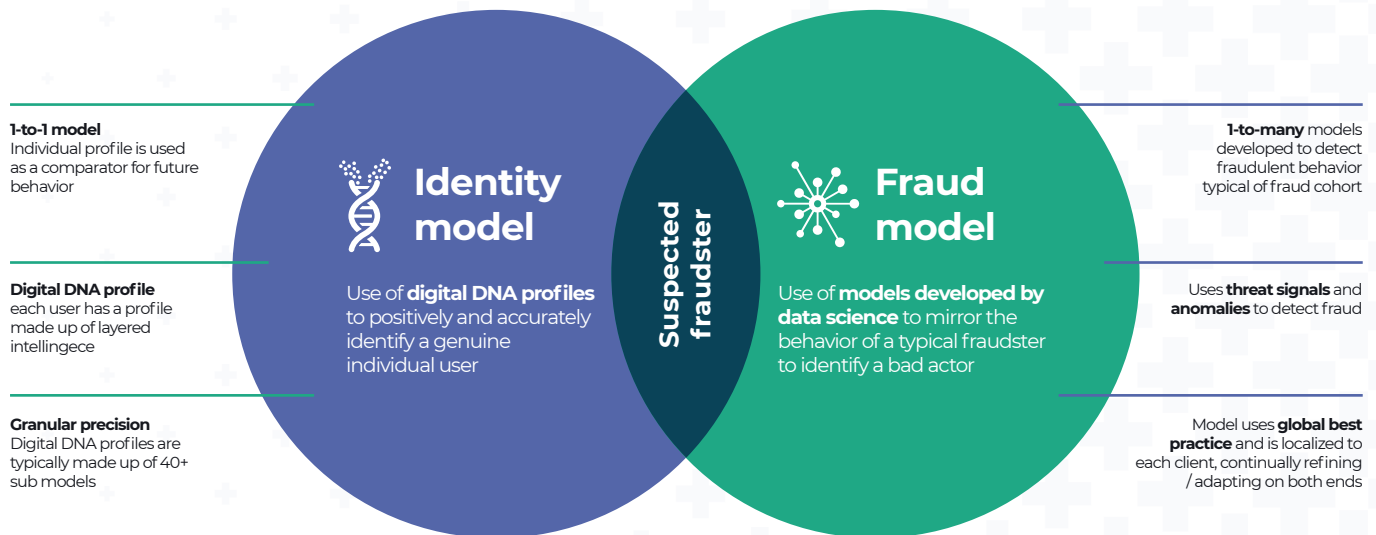
**99%**

maintain 99% acceptance rates

## Callsign's Dual Synergy approach

Our unique Dual Synergy model methodology identifies genuine users via a privacy-preserving digital DNA profile, while simultaneously detecting fraudsters using industry-leading fraud data science models.

With his methodology, Callsign can help you achieve higher user recognition, higher fraud detection and fewer false positives than when using a single-model approach.



## Core Callsign features and benefits

Callsign Feature	Benefit
<b>Multi-channel protection</b> Achieve robust ATO protection for web / mobile channels and payment cards (3DS)	<b>Operational efficiency</b>
<b>Modeling and expert judgement</b> Automated complex data analysis from ML alongside human context / intuition	<b>Operational efficiency</b>
<b>No-code orchestration</b> A single place to flexibly manage decisioning across user segments, user journeys fraud vectors and third-party vendors.	<b>Operational efficiency</b>
<b>Market-leading intelligence</b> Market-leading intelligence – persistent, non-cookie-based device intelligence, layered with pioneering behavioral biometrics, location and threat analysis.	<b>Enhanced performance and effectiveness</b>
<b>Dual Synergy model approach</b> Authenticate users with exceptional granularity and co-jointly detect fraud to yield fewer false positives.	<b>Enhanced performance and effectiveness</b>
<b>Symbiotic fraud models</b> Local and global models symbiotically learn from each other to adapt to evolving attack vectors.	<b>Enhanced performance and effectiveness</b>
<b>Reduced friction for genuine users</b> Passive / active, web / mobile authenticators ensure friction-free transactions and user journeys	<b>Brand &amp; reputation protection and customer loyalty</b>