

# Fraud Insight<sup>SM</sup>

## Hosted Call Center Solutions



As a leader in Hosted Contact Center solutions, USAN handles millions of customer interactions every day. With financial services organizations, USAN found that the same points of interaction we help them perform every day, are avenues for potential fraudulent activity. USAN developed Fraud Insight to help customers stop fraud before it ever happens.

### Fraud: A Growing Problem

Credit card fraud continues to grow as a major cost to financial services organizations. According to the Federal Trade Commission, credit and charge card fraud costs cardholders and issuers hundreds of millions of dollars each year.

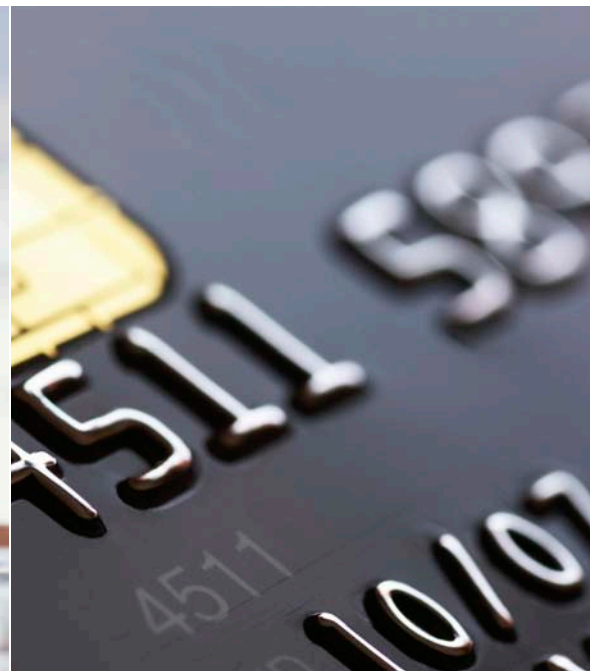
Financial institutions continue to strive to make account access more convenient for their customers by adding more paths of interaction to perform account transactions. As each new method of transacting business opens, it brings with it additional potential security threats. Fraudulent users often attack the weakest media and cross-leverage information to attack other areas. Recent market studies state that most U.S. financial institutions are updating their fraud detection applications since existing applications aren't able to keep up with the latest attacks.

Investigation of fraud activities can be a manually intensive process and often consists of tracking fraudulent acts after a monetary transaction has already occurred. Businesses use manual approaches with highly skilled investigators performing the detective work to track down potential fraudulent activity.

At USAN, we've found indicators that occur before any monetary actions take place. These indicators span across media types, interaction points and multiple portfolios. USAN created Fraud Insight to provide a clear, multi-channel view of activities, enabling our customers to track potential fraud before it happens by looking across the entire business for suspicious activity.

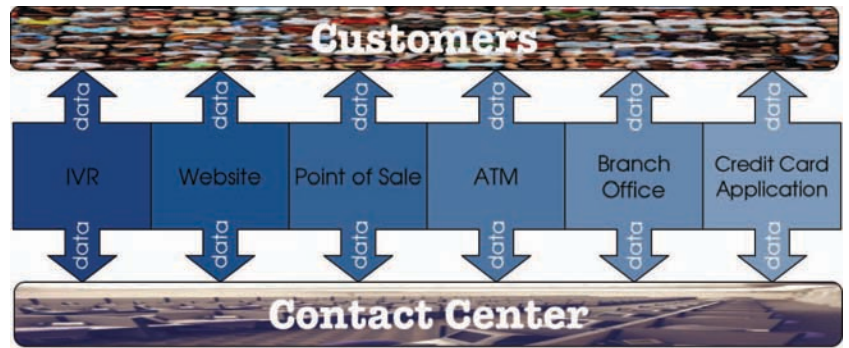
#### USAN Hosted Contact Center

- Over 20 years in hosting experience
- Best-of-Breed, Fully Functional, Integrated Contact Center
- USAN IVR
- USAN ACD
- USAN IP PBX
- USAN Outbound Dialer
- USAN Workforce Management
- USAN Quality Management
- USAN Advanced List Management



## Fraud Insight<sup>SM</sup>

Fraud Insight is a flexible infrastructure that takes in data from many points of interaction and applies a configurable rules engine to automatically detect suspect activity. Fraud Insight<sup>SM</sup> monitors and tracks key Fraud Indicators (FIs), such as ANI (calling party number), digital footprints, and account numbers to look for questionable activity. When suspicious activity is identified for a given customer interaction it is flagged in the system along with any other potentially related customer interactions. This provides



investigators with a real-time view into potentially at-risk FIs across all media types. As just one example, a given ANI could be marked as suspect. At that point, any related phone numbers, accounts, or even computers used for web access can be flagged as suspicious. The investigator can then drill down into activities that have occurred on the website with the computer associated with the flagged ANI.

Fraud Insight provides a powerful, intuitive interface to drill down and traverse related data to allow investigators to target their activities more effectively. With Fraud Insight's<sup>SM</sup> flexibility, investigators don't need to change their investigation approach; Fraud Insight<sup>SM</sup> conforms to their method.

Fraud Insight not only helps detect fraud, but it is a workflow tool for investigators. It is a complete case management tool that allows all records, notes, relationships of an investigation to be kept in one place. When something is flagged as suspicious, investigators work the recent activity and open a case if warranted. This allows for complete tracking of the fraud investigation cases in a single location.

Fraud Insight:

- Is a fraud pattern analysis engine and complete case management tool to track and status suspected fraud
- Offers flexible data access to gather interaction information
- Improves and automates investigator workflow
- Works cross channels and portfolios
- Delivers Fraud Indicator monitoring with Fraud Indicator relationship analysis and suspicion propagation
- Is designed with an intuitive drill down, hierarchical interface to fit your investigative approach

## About USAN

USAN provides a portfolio of world-class SaaS contact center solutions to enterprises and carriers over a high-availability (99.999%), fully redundant infrastructure. The USAN platform in the cloud offers comprehensive products from automatic call distributor (ACD), interactive voice response (IVR) with speech, outbound dialer, workforce management, call recording to Vision reporting. Since the USAN platform is delivered via a Software-as-a-Service (SaaS) model, clients reduce costs and have the latest contact center technologies. To learn more about the USAN difference, visit [www.USAN.com](http://www.USAN.com).



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