



The Unending Evolution of Fraud

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**Monitor
Plus**

Consumer behavior is evolving.

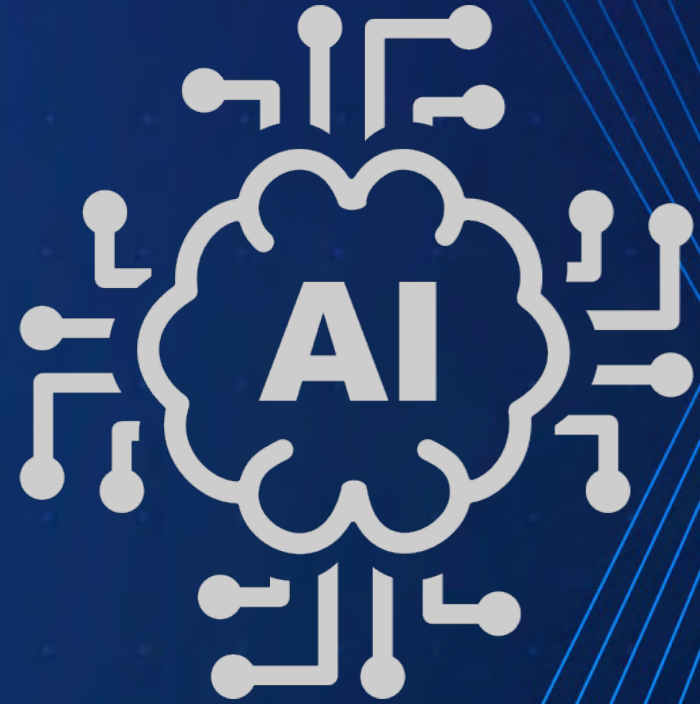
More digital.
More mobile.
More fraud.



Adopting new technologies

The online experience

Technological advancements



Exceeding Consumer Expectations



Keeping Up with Regulations



**An Increasing Rate
of Mobile Malware**

**The Growing Popularity
of IoT Devices**

**Artificial Intelligence:
AI is Somewhere
Controlling
Cybersecurity Systems**

**Phishing and Spear-
Phishing Attacks**

Ransomware Attacks

social engineering

insider threats

Fraud has evolved to sophisticated criminal networks

**Fraudsters increased
accessibility to consumer
data fuels sophisticated
fraud attacks**

 **Over 4,500**

data breaches have been made public since 2005, with more than 816 million individual records breached⁶

 **45%**

of Americans have had their personal information compromised by a data breach in the last five years⁷



A hacker attack happens every

39 seconds⁷

**Approximately 18 million
malware and phishing emails**

**more than 240 million COVID-19
related spam messages are sent
over Gmail daily**

A silhouette of a person wearing a hoodie, sitting at a desk with two laptops and holding a smartphone. The background is dark with a blue grid pattern and some abstract blue lines. The text is overlaid on the right side of the image.

**Cross-channel fraud is
widespread and
difficult to detect.**

Fast frictionless experience



Trustworthy and secure

**Monitor
Plus**

Fragmented and Reactive



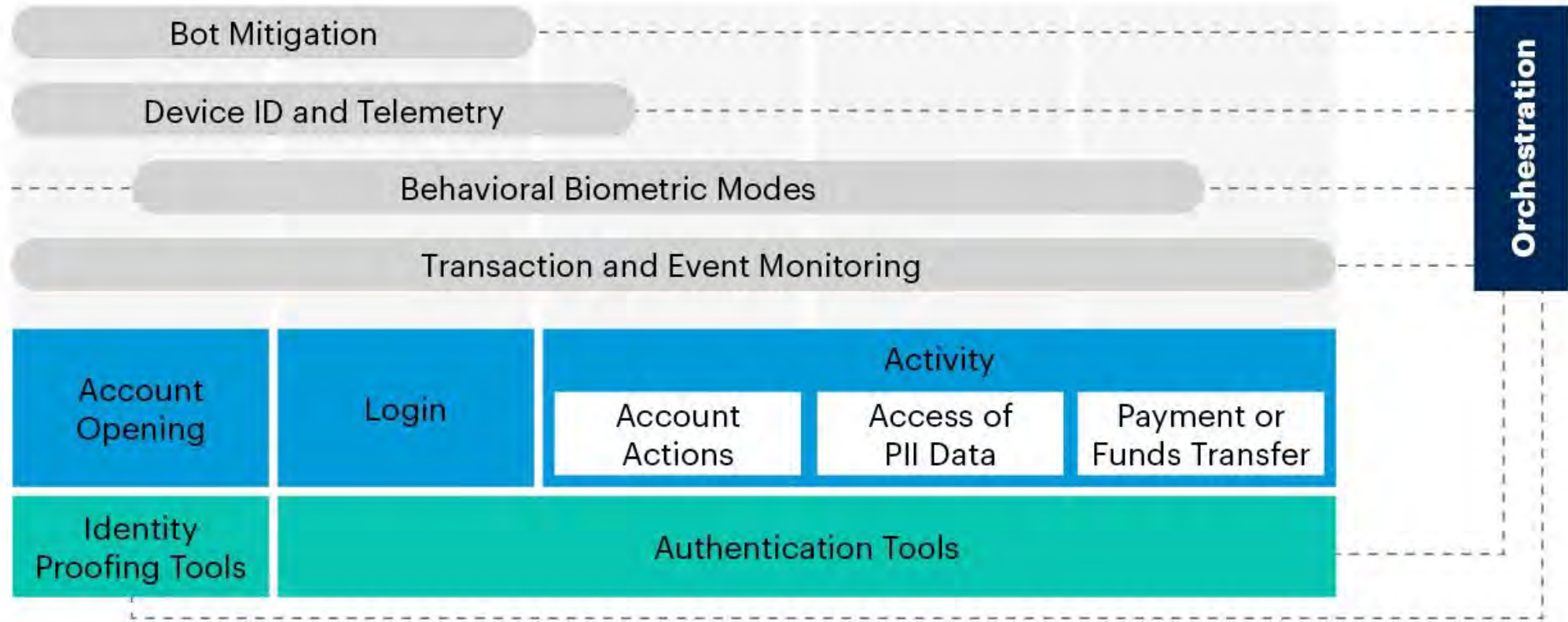
**No solution is an
island**

Contextual Analysis

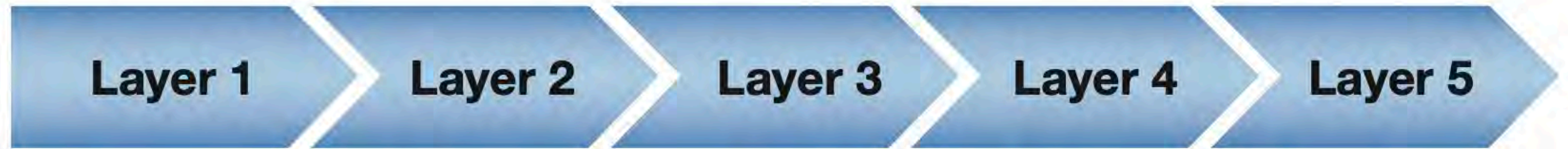
Device Analysis

Transactional Analysis

Span of OFD Capabilities Across a Typical Digital Customer Journey



Source: Gartner



Endpoint-Centric:

Encompasses authentication, device ID, geolocation

Navigation-Centric:

Analyzes session behavior

Channel-Centric:

Monitors account behavior for a channel

Cross-Channel-Centric:

Monitors entity behavior across channels

Entity Link Analysis:

Enables analysis of relationships

Figure 1: Conceptual model of a layered approach to fraud detection, as described by Avivan Litan, Gartner Group.¹

**Leverage a 360-degree
view of your customers.**

**Prioritize customer
experience.**

**Deploy multiple layers of
fraud defense.**

Reduce fraud losses

Reduce customer friction

**Allow for business
expansion**

Great things in business are never done by one person. They're done by a team of people.

— Steve Jobs