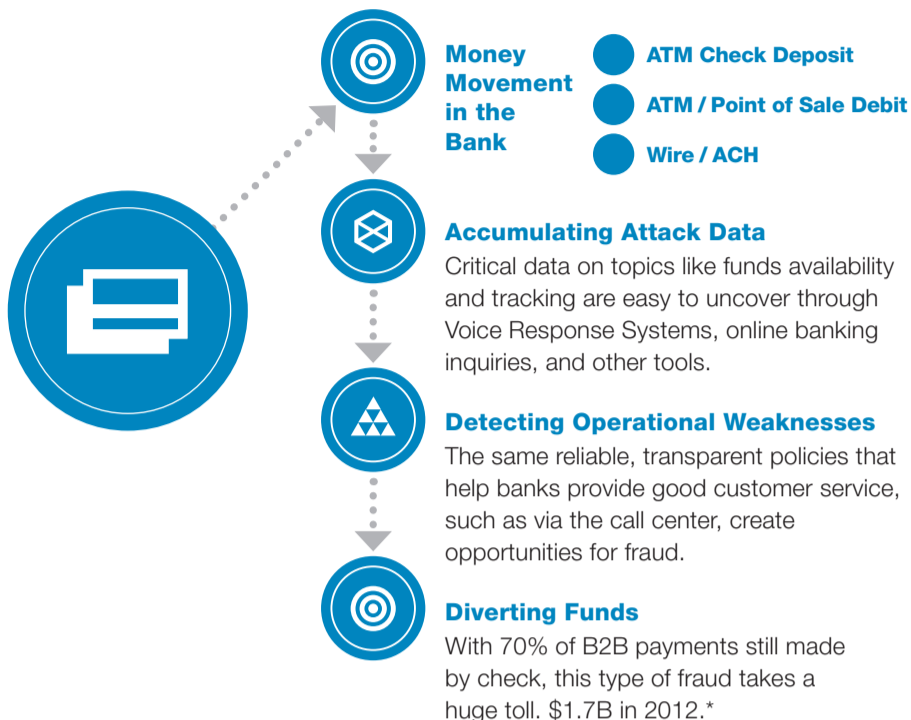


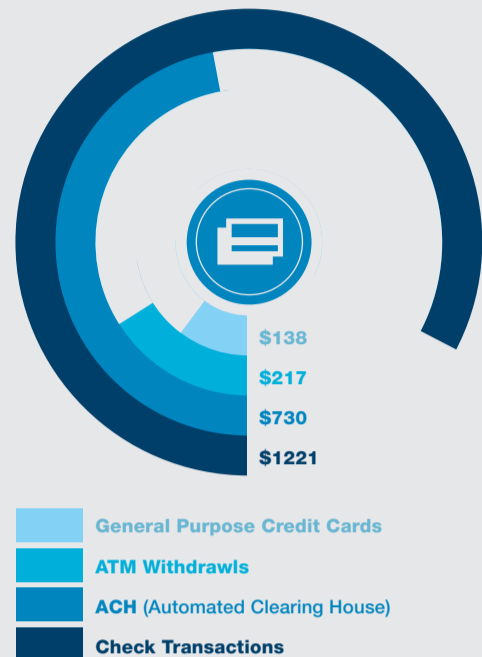
Check Deposit Fraud

Fraudsters exploit the channels designed to improve customer experience, gathering details on financial institution operations in order to defraud the bank.



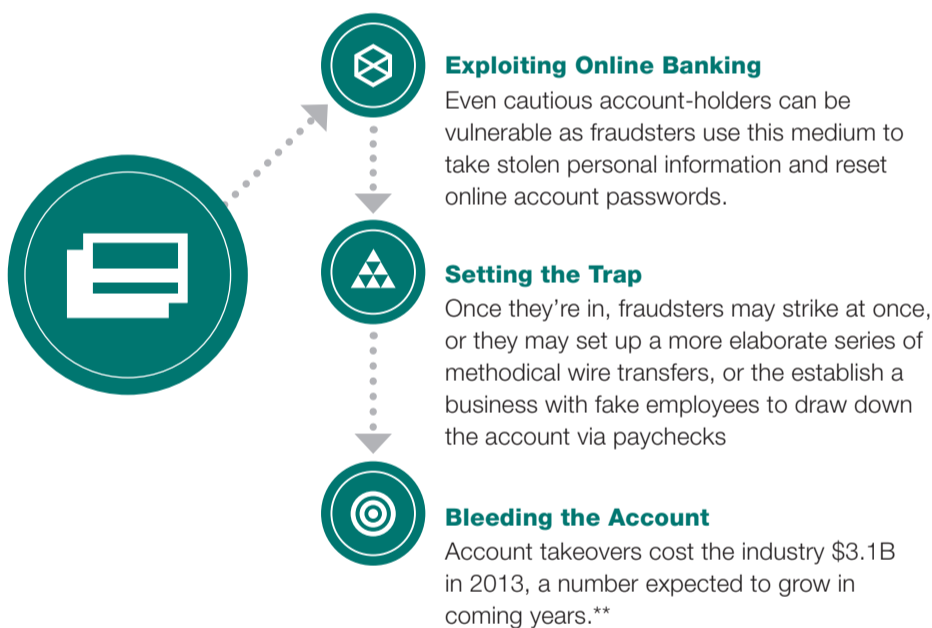
Average Value of Unauthorized Transaction by Type*

All fraud hurts, but when compared to other instruments and transaction channels, nothing has the potential to hurt like check deposit fraud.



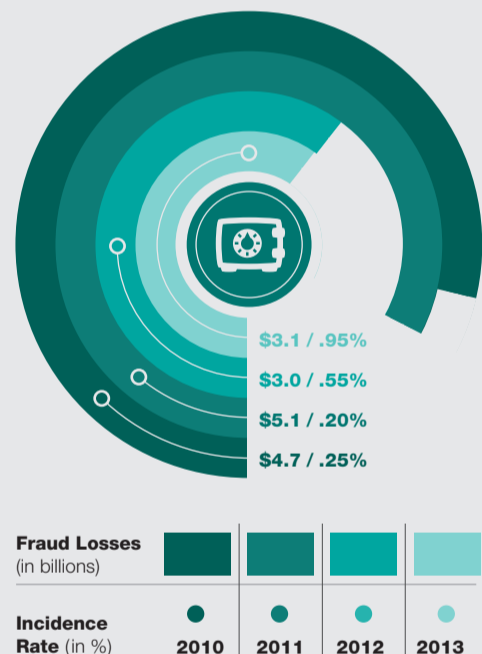
Account Take Over

Your best security practices can be undermined by customer vulnerabilities. Whether it's from mass compromise events or unsecured e-commerce, stolen information can be used to compromise customers' online authentication credentials and take over high-balance accounts (high-net worth customers, private wealth customers, small business accounts, corporate banking accounts).



Account Take Over Fraud Losses & Incidence Rate**

Account take over is still a major problem in the banking industry, and, with recent mass compromise events, the risk is on an upswing.



How Advanced Analytics Help



A Wider Observation Space

- Keeping our eye on the big picture by layering analytics on transaction-by-transaction inspection.
- Using our insights to rapidly identify & decode suspicious behavior
- Smarter approach integrates counter-fraud, anti-money laundering (AML) and cyber security.
- Putting Big Data to work by utilizing relational databases, in-memory streams, distributed processing, and by harnessing unstructured data



Sharper Clarity on Entities and Anomalies

- Enabling proactive identity & relationship resolution.
- Improving initial and retrospective risk scoring.
- Tracking and understanding cross-customer relationships for improved risk analysis, detection, clarity and the identification of non-obvious risks.



Improved Business Efficiency

- Helping to interdict fraud before financial loss is possible.
- Expediting & targeting analytics to identify emerging problems
- Improving customer experience through reduced false-positives, elimination of inconveniences for good customers, and full-stop for fraudsters.

Discover what is happening, determine **why** it is happening, **predict** what is likely to happen and **prescribe** the best course of action. The arsenal of analytics within IBM Counter Financial Crimes Management enables institutions to pro-actively anticipate, prevent and continuously adapt to threats while remaining compliant.

[Learn More](#)