CyberSource®

Account Takeover Protection on the Decision Manager Platform

Keep your customer accounts safe and protect against the fraudulent use of card-on-file payments. Identify fraud at account creation and login, and monitor for suspicious account changes.

Why Account Takeover Protection?

Protect online accounts from unauthorized access

Account Takeover Protection protects consumers and merchants from the fraudulent use of online accounts while enabling merchants to streamline their site access for authenticated consumers. Account Takeover Protection actively monitors new account creation and account usage behaviors of online websites to help businesses more accurately identify valid from high risk sessions.

Avert fraud attempts before they take place

Account takeover leads to fraudulent transactions. By identifying fraud before the purchase occurs, you can avoid the costs and risks associated with chargebacks. A flexible rules engine enables you to flag suspicious activity based on customer behavior and device attributes. You decide whether you want to accept, reject, or challenge the users to authenticate themselves before the event can occur.

Preserve customer trust and loyalty

Keep customer accounts safe from fraudsters and protect your brand by providing a secure account and purchase ecosystem. Real-time decisions mean that account creation, login and changes will be seamless and safe. You can also identify valuable returning customers to provide them with a frictionless user experience.

Account takeover fraud is on the rise

Account takeover fraud occurs when a fraudster exploits a victim's personal information, stored with a merchant, to take control of an existing account or establish a new account, and uses that account to carry out unauthorized transactions. Merchants are popular targets because it is perceived that their security protocols are far less strict than a bank's, for example.

Cybercriminals are using increasingly sophisticated methods to obtain access to accounts, including malware, SQL injection attacks, spyware, Trojans, and worms.
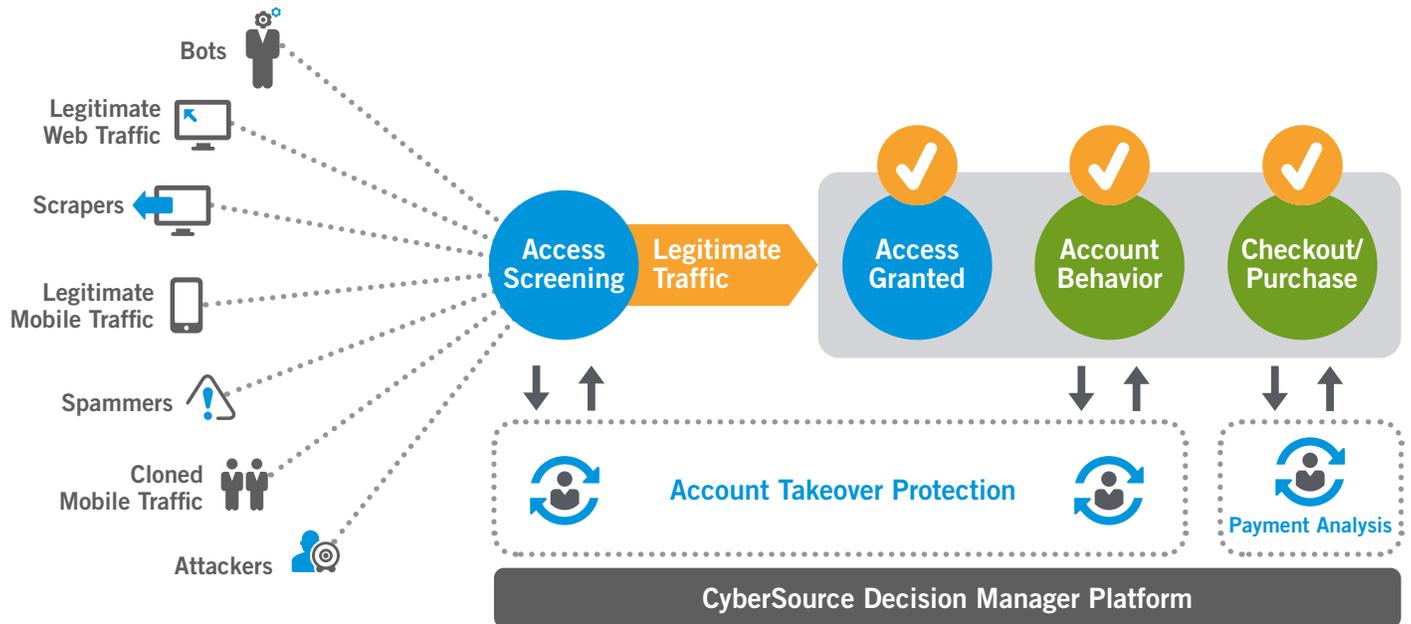
Account takeover attacks lead to fraudulent payments to merchants. They may also have far-reaching consequences on victims, undermining trust and loyalty among valued customers.

% of Consumers with account takeover incidents from 2010-2013.

2010	2011	2012	2013
0.41%	0.36%	0.60%	0.86%
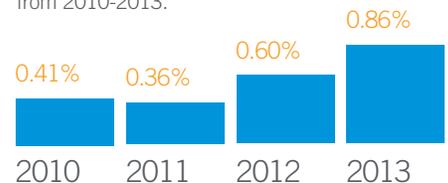
True Cost of Fraud 2014 Study: Post-Recession Revenue Growth Hampered by Fraud. August 2014 http://bit.ly/1LhMWPf

VISA

CyberSource®

With the CyberSource Decision Manager Platform, you can identify suspicious activity from account creation through checkout.

Bots
Legitimate Web Traffic
Scrapers
Legitimate Mobile Traffic
Spammers
Cloned Mobile Traffic
Attackers

Access Screening → **Legitimate Traffic** → **Access Granted** | **Account Behavior** | **Checkout/ Purchase**

Account Takeover Protection

Payment Analysis

CyberSource Decision Manager Platform

How it works

Account Takeover Protection allows you to build rules to screen customer account events, such as account login or creation, on your website or mobile app.

- Access the CyberSource Business Center interface to easily configure your rules.
- Create one or more profiles (groups of rules) for Account Creation, Account Login, or Account Update events (such as password changes).
- For each profile, build rules based on hundreds of data elements around the device and user behavior. These could flag anomalies about the machines accessing your systems, such as jailbroken devices or suspicious proxy IP activities. CyberSource can access cross-merchant device data, providing insight into past device usage.
- Rules can also incorporate velocities around items such as number of times a device is used in conjunction with username, password, name, billing address, phone number, and credit card information.
- Based on rule output, decide whether to accept, monitor, challenge or reject the user action. For instance, events originating from new devices for existing customers could be challenged, requiring users to verify their identities before they are allowed to create, access, or change data in their accounts.
- Supported on web and mobile devices, with SDKS for iOS and Android implementation in mobile apps.

Integration is easy

Account Takeover Protection operates on the Decision Manager Platform, a suite of services that help merchants manage fraud.

In addition to Account Takeover Protection, Decision Manager provides fraud protection at checkout, with decisions based on insights from hundreds of validation tests and 60B+ transactions that Visa and CyberSource process annually. With Account Takeover Protection, reviewers using Decision Manager can now access new information about pre-purchase account activity during review.

Account Takeover Protection integrates with CyberSource's payment management services or with merchants' existing payment services. To enable Account Takeover Protection and start building your custom fraud screening rules, contact your CyberSource account representative.

CyberSource is part of Visa

VISA