

Identity-Based Detection and Response Services

Stop fraud and streamline operations with AI-based risk decisioning that unifies intelligence on customers, requests and attacks.

Challenge

Fraudsters are moving fast

Stolen identity data and credentials, organized crime and automation frameworks are lowering the bar for large-scale attacks that rapidly evolve to evade detection.

Lack of identity context degrades security and CX

Fragmented customer data and one-size-fits-all security measures lead to high error rates and unnecessary friction.

Complex fraud investigations have high overhead

Tedious manual processes, poor visibility and complex data correlation result in resource-intensive investigations.

Solution

AI-based detection that leverages unified identity data

Context-aware decisioning leverages AI models that synthesize multiple detection methods to generate a unified calculation of risk for each request, based on the context of each user's historical behavior. Recommendations can be used to automate action triggers that respond to the risk in each request using natively integrated or 3rd party services.

End-to-end visibility into user profiles, requests, risk scores, fraud rings, campaigns and overall trends makes it easy to adapt to new threat patterns and stop large-scale attacks. For each suspected fraud case, a unified view of the user's data and session is provided with built-in case management tools to streamline investigations of complex cases.



Benefits

Accurately detect fraud

Reduce error rates by 90% with AI-based multimethod analysis.

Streamline investigations

Expedite case management with automated tools & unified visibility.

Ease customer friction

Minimize user friction with continuous profiling and **99.7% accurate** device fingerprinting.

Lower cost & complexity

Simplify development & maintenance with self-service tuning & out-of-the-box, transparent decisioning.



Use Cases

- Account opening fraud
- Risk-based authentication
- Secure transactions
- Secure high-risk actions
- End-to-end fraud operations
- Multivendor management

How It Works

✓ DETECT

Get unified, transparent recommendations in real time for each request using AI-based anomaly detection that synthesizes intelligence from multiple detection methods.

✓ RESPOND

Use recommendations to automatically reduce friction for trusted users while blocking or challenging suspicious requests.

✓ ANALYZE

Leverage generative AI, offline analysis and centralized dashboards to expedite data analysis and quickly visualize data on large-scale campaigns, fraud rings, mule accounts and attack trends.

✓ INVESTIGATE

See all of a user's requests, risk signals, authenticators and other identity data in one place, and leverage single-pane-of-glass user journeys and case management tools to simplify and expedite investigations.

✓ ADAPT

Tune and adapt security mechanisms using low-code tools and automated workflows to prepare for future attacks. Detection models are continuously improved and updated based on self-service feedback, batch analysis of anomalies over time and in-house threat research.

Identity security, evolved

Transmit Security is the **only vendor** that complements fraud management with a complete platform including natively integrated identity management, identity verification and orchestration services. We ensure seamless CX and business continuity in the face of outages, with services that have been proven to scale with high performance for some of the world's largest enterprises.

Detection Models

- Behavioral biometrics
- App activity
- Network intelligence
- Account changes
- Device fingerprinting
- Bot detection
- Global intelligence
- Authentication
- Event intelligence
- User profiling

Detection Tools

- Campaign detection
- Link analysis
- Mule account protection
- Crypto binding
- APP fraud detection
- Identity fraud network

Fraud management

- Generative AI-based analytics
- Single-pane-of-glass case management
- Automated workflows
- Integration with 3rd party platforms
- Detection sensitivity interface
- Attack simulator
- Centralized dashboards