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Real-time fraud prevention for banks

What is Fraud Prevention Service?

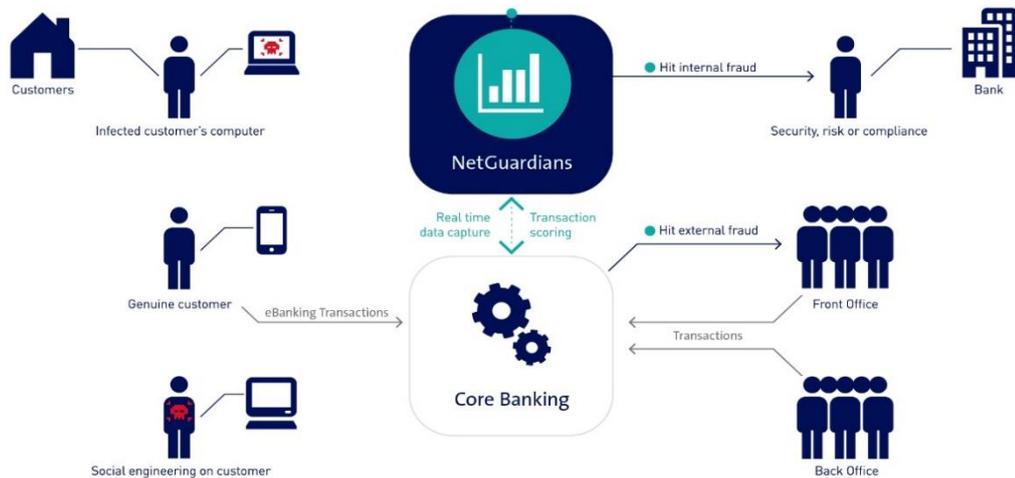
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Your benefit with Fraud Prevention Service

- Suspicious transactions are blocked: you are immediately alerted to risk situations
- You can address human risk and cyber-fraud
- You can take advantage of a vast network of knowledge to fight fraud
- You have a flexible solution capable of adapting to your needs
- You purchase a turn-key service delivered by Swiss partners

Endorsed since 2011 and as reported by Gartner Inc, NetGuardians' multi-dimensional behavioural analytics solution offers advanced capabilities for fraud detection and investigation

The service in a whole





Facts & Figures

The information in this document does not constitute a binding offer. It is subject to revision at any time.

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Examples of at-risk situations treated by Fraud Prevention Service algorithms

Unusual transfers: Behavioural analysis of each customer's payment traffic (size of transaction, channels, currencies, etc.). The combination of these variables, applied to a risk model, enables you to detect suspicious transfers.

Unusual online banking activity: Behavioural analysis of each customer's online banking activities (browser type, browser language, terminal, geo-localization, counter-party and web pages visited, etc.). Algorithm analysis of these variables enables you to detect infected customers or stolen identities.

Violation of the four-eyes principle: Use of compromised user accounts to validate transactions (e.g. same log-in used at the same time on different workstations), or employee collusion giving access rights to an employee to bypass the four-eyes principle (transaction is validated from the same computer on which the transaction was made).

Modification of sensitive client data: A bank employee modifying sensitive information (postal/email address, phone number, etc.) relating to at-risk customers (dormant accounts, elderly people and held mail accounts).

On-leave activities: A bank employee validating transactions or modifying customer accounts while declared as "on-leave" in the HR systems, over the weekend or outside of normal working hours.



Primary offer

The bank's "Onboarding" service project includes 40 hours of customization work per platform

Training of two key users per bank

Licenses and maintenance ("3rd-line support") NetGuardians

Installation and management of the operating system required to run the NetGuardians' software (CPUs, RAM, storage)

Application management of NetGuardians' solution and its interfaces with the Avaloq and Finnova core-banking systems ("1st and 2nd-line support")

Maintenance of the interfaces between NetGuardians and the Avaloq and Finnova core-banking systems



Optional offer

The development of algorithms covering at-risk situations that are specific to the bank

Training of new users or advanced training for existing users

Support for further development of the customization

I-MARS services from Swisscom

Swisscom and NetGuardians – great partners

Swisscom and NetGuardians are two complementary Swiss partners that have joined forces to provide a first-class innovative solution. The continuity of this collaboration is ensured thanks to a strategic partnership. Swisscom is one of the investors of NetGuardians.



We have confidence in the Swiss financial industry and are doing everything we can to support banks on their way to the interconnected future.

You can find more information and our expert's contact details [here](#).