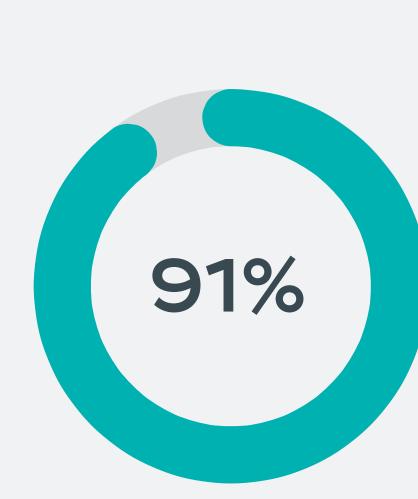
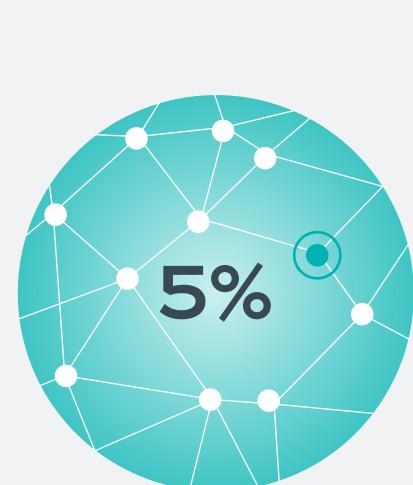
Outsmart Tech-Savvy Fraudsters with Contextual Decisioning

Digital fraud—and the cost and complexity of managing it—is skyrocketing. To reduce losses and protect customers, financial services must stay one step ahead of fraudsters.

Digital fraud landscape at-a-glance



Increase in number of scams in 2020¹



Of all digital traffic is an account takeover attack²



In online fraud losses is predicted for 2021–2025³



Challenges with current fraud solutions

- Limited biometric capabilities
- You don't own your data
- Don't move fast enough



Key capabilities of a future-forward fraud solution

- Combine transactions and interactions
- Match identities to detect customers
- ✓ Enable hyper-personalization with millions of models
- Act in real time to drive intervention
- Continuously learn and evolve

More data isn't the answer.

More data in context is.



Steps to switch from fraud detection to fraud prevention



Listen

by building a contextual view of each transaction

(+)

the fraud risk signaled by the customer behavior

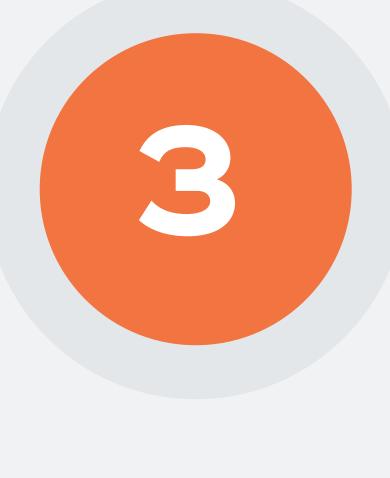
Understand

/<u>I</u>Decide

if an intervention is needed and if so, how severe

Act

by delivering the intervention or transaction approval in real time



achieved with more data in context

Fraud prevention results

unique customer journeys

250,000

analyzed an hour at peak times

70% cases of fraud

are now detectable and preventable

in preventable fraud detected

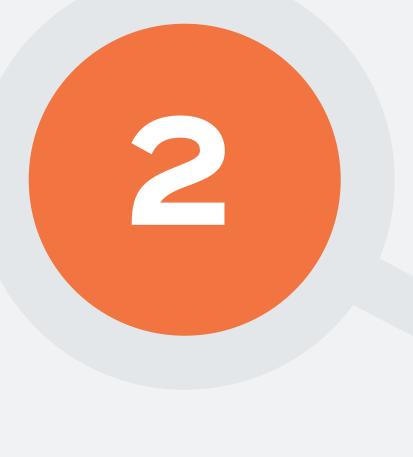
\$100 million

riada actecte

Customer:

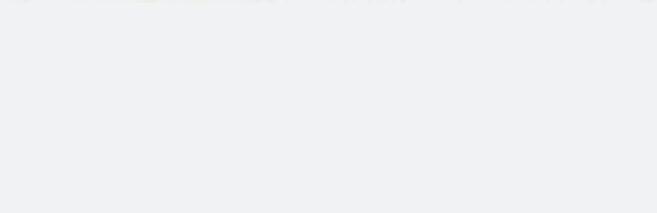
Global

Top 5 Bank



to your success

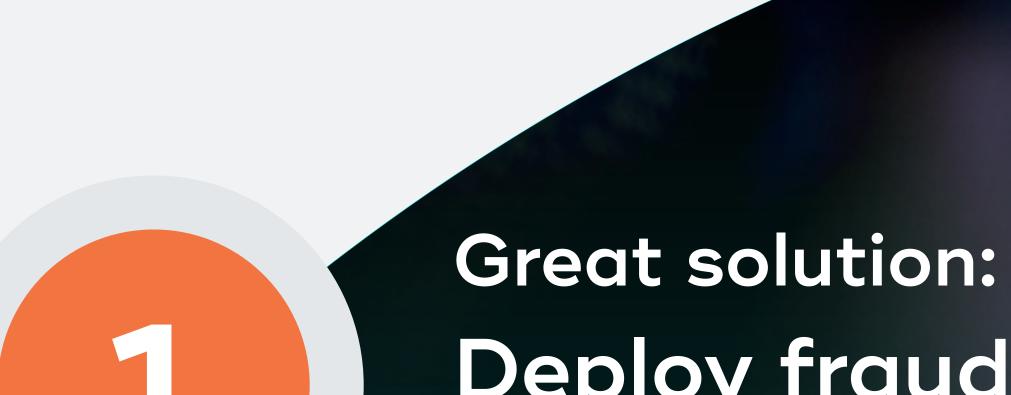
Industry leaders dedicated



FRAUD DATA PLATFORM

celebrus

teradata.



Deploy fraud prevention at scale with Celebrus and Teradata

Get the power, scalability, and enterprise analytics you need to enable fraud prevention from start to scale. With Celebrus and Teradata, your organization can finally stay several steps ahead of tech-savvy fraudsters, reduce fraud losses, and cut the cost of managing fraud—while also

improving the customer experience.
Learn more at **teradata.com**

¹ Scam Advisor, "The Global State of Scams 2021"
² Arkose Labs, "How Cybercriminals Hack into a Digital Account in a Few Easy Steps"

³ Juniper Research, "Online Payment Fraud Losses to Exceed \$206 Billion Over the Next Five Years; Driven by Identity Fraud"

teradata.