

Great Customer Service should not compromise the Enterprise.

VoIP Inbound Anti-Fraud and Authentication.

Pindrop® Protect - Anti-Fraud:
Multi-Factor Anti-Fraud Solution for the Contact Center.

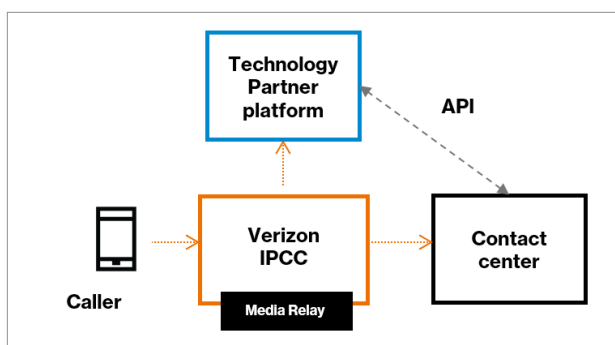


Contact centers are designed to deliver fast, direct and highly personalized customer service. While many enterprises are using technology to deliver more self-service options, there are times when your customer wants or needs to talk to a live agent. Reducing the risk of fraud and providing the right balance between securing corporate data and customer information should not prevent you from meeting this goal.

Verizon has been providing the critical infrastructure and solutions to tie enterprise businesses to their customers for over 25 years. Our IP Contact Center (IPCC) suite provides IP Toll Free and local origination as well as advanced features such as intelligent network routing and Voice Call Back options. Extending the IPCC feature set, Verizon has teamed with Pindrop to provide a multi-factored anti-fraud solution to help balance the need for security, while still providing frictionless customer experience

Media Forking From Verizon.

A new technology from Verizon called media forking provides replication of an inbound call metadata which can then be "forked" to third party technology providers. This allows Verizon to provide proprietary enriched call header information which integrates the Verizon network with other technology partners. This passive and secure solution does not interfere with the call path to your call center and allows additional information to be delivered to the call center via established APIs. Solutions that traditionally required on-premise appliances can now be offered from Verizon within our network.



Pindrop Protect - Anti-Fraud.

An inbound call is replicated and sent to Pindrop for analysis. Using a multi-factor anti-fraud solution that passively detects potential fraudulent callers as they naturally engage with a call center.

Running in the background of every call, Pindrop Protect - Anti-Fraud combines patented Phoneprinting™ technology, Deep Voice™ biometrics, and behavioral analytics to analyze every call. This analysis along with Toneprinting™ technology from Pindrop helps to determine if a caller exhibits anomalies in their phone number, device, voice, or behavior. This solution analyzes thousands of indicators across the fraud event life-cycle – from IVR account mining and reconnaissance to social engineering attacks against agents.

Benefits of Verizon VoIP Inbound Anti-Fraud:

Help Reduce Fraud Loss: Detect up to 80% of fraudulent calls. Identify first-time and repeat fraudsters with a high level of precision, before they can access sensitive information.

Control Operating Costs: Reduce reliance on agent-assisted authentications by leveraging a robust risk detection solution. With insight into risk for every call, you can serve customers faster helping improve throughput and reduced average handle times.

Detect Automated Attacks: Fight account mining activities, brute force attempts, and robotic dialing in the IVR. Fraudsters use automated bots in the IVR to test stolen credentials and take over accounts. Our solution can help reveal fraud reconnaissance early in the fraud event life-cycle.

Protect Brand Reputation: Safeguard the lifetime value of your customers. Call centers that leak data, or allow fraudulent account access, risk negative press and lost customer loyalty.

VoIP Inbound Anti-fraud.

Pindrop Protect Anti-Fraud provides a risk score and call intelligence to the call center in the first few seconds of each call. The risk score – along with the analysis of the caller’s voice, device, and behavior – is provided to the call center’s fraud analyst team for further investigation. Pindrop’s proprietary machine learning algorithms then use feedback from the investigation to improve solution performance.

Fraud Detection.

We provide real-time risk alerts and call intelligence. For every inbound call, phoneprints and voiceprints are compared to known fraudsters, along with behavior anomalies that may indicate fraud. Pindrop Protect Anti-Fraud from Verizon provides alerts against reconnaissance tactics and robotic dialing techniques, identifying the potential for fraud before a transaction can occur. Analysis of flagged fraud calls provides feedback for advanced machine learning models, helping improve fraud detection capabilities over time.

Integrated Results.

Analyzing each call for fraud can help reduce the risk of fraud exposure and related monetary losses. Knowing the risk of each call relieves call center agents of the need to become experts in the latest fraud tactics. This can help reduce or eliminate knowledge-based authentication questions, and allow agents to focus on providing better customer service.

Root Cause Analysis.

Pindrop Protect Anti-Fraud’s intuitive case management tool flags calls based on a customizable risk threshold. It then provides full audio playback along with the call’s risk assessment, and enables fraud analyst teams to connect fraudsters working across multiple channels and accounts.

A Balanced and Integrated Solution.



Find out how a balanced integrated solution can help you reduce risk and increase customer satisfaction. Contact your account representative today or visit us at: www.verizonenterprise.com

Device, Voice and Behavior.

Providing call intelligence and fraud protection for every incoming call, from IVR to agent, using all facets of the call – device, voice, and behavior can help increase call containment within the IVR and decrease opt-out rates.

Device: Analyzes a call's full audio and develops a unique print of the calling device, using Phoneprinting technology by Pindrop. Call centers use this print to identify anomalies on first-time callers, and to match fraud profiles:

- Creates a Phoneprint signature for each individual caller
- Performs anomaly detection based on over 1,000 audio characteristics
- Provides true characteristics of each call's device, location, and carrier

Voice: Pindrop Protect Anti-Fraud from Verizon uses Pindrop's proprietary Deep Voice biometrics technology to extract unique characteristics from a caller's voice:

- Crossmatches a caller's voice against Pindrop's voice blacklist to detect repeat fraudsters
- Resilient to voice-based attacks, such as synthetic speech, playback-recordings, and voice morphing
- Invisible to all callers, allowing for friction-free fraud detection without impacting the customer experience

Behavior: Pindrop Protect - Anti-Fraud from Verizon uses the call metadata to analyze calling history and reputation for any signs of fraudulent behavior:

- Provides device validation and spoof detection before the call is connected
- Uses history and behavior as part of the overall risk assessment
- Cross checks against the Pindrop consortium for known fraud matches.

Pindrop Panorama - Anti-Fraud and Authentication Together.

Pindrop Passport - Authentication from Verizon is an additional component that can help call centers authenticate legitimate callers quickly and accurately, helping to reduce call handle times and improve customer experience. Pindrop Panorama - Anti-Fraud and Authentication combines both services into a single economical offer.

Verizon + Pindrop = Better Together.

Media forking from Verizon along with Pindrop's technology allows enterprises a single integrated network based solution for inbound transport and anti-fraud protection. Providing anti-fraud detection prior to agent presentation helps reduce risk and increase efficiencies.