BIOCATCH™

BIOCATCH™ POLICY MANAGER

CAPABILITIES

- Configure real-time decision-making to stop fraudulent transaction attempts
- Supports session-level policies for offline investigation and identification of fraud trends
- Supports administrator and user level access and edit controls
- BioCatch Policy Manager supports aggregation of scores from multiple systems to be considered in a policy rule

BENEFITS

- Fraud Operators can investigate high-risk activities and provide genuine and fraud feedback in real-time, reducing the fraud-review operational cost
- Enhances accuracy of the risk engine based on confirmed fraud cases
- Fraud Operators leverage tools that simplify investigation and drive faster resolution
- Provides visibility into the fraud operators activities and workload

OTHER BIOCATCH PLATFORM COMPONENTS

- Policy Manager
- Analyst Station
- JavaScript/SDK

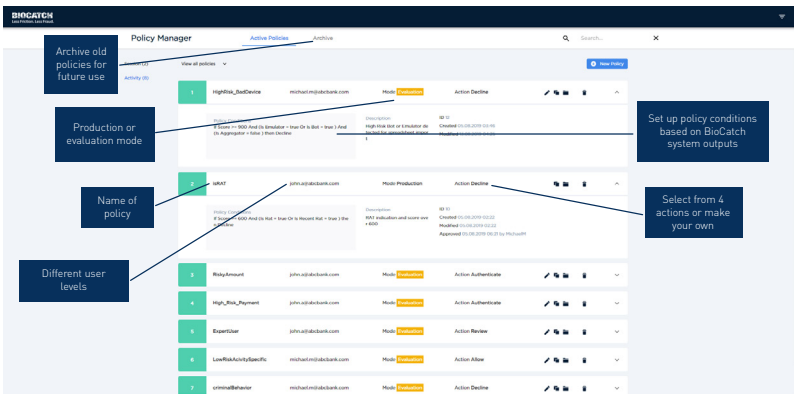
The Policy Manager component of the BioCatch platform allows fraud analysts and operations teams to easily create and manage business and security policies to determine the action to take in response to behavioral risk scores and other system outputs generated by the BioCatch platform such as risk indicators.

Using the Policy Manager, fraud teams create policies that define the actions that will take place depending on the various risk engine outputs. Going beyond simply providing a best-of-breed risk score, the BioCatch Policy Manager offers flexibility in establishing the actions that should occur if the user behavior inside a session triggers a predefined condition. The Policy Manager allows fraud analysts to benefit from added logic that mitigates fraud in real-time, simplifies back-end operations and assists with gathering data for proactive, investigative analysis.

The Policy Manager allows for two types of decisioning:

- **Activity —** Policies that respond to user behavior during a session, for example, if the user behavior inside the session is deemed to be risky and triggers a Decline or Autenticate action, the transaction can be declined or authenticated to mitigate risk.

- **Session —** Policies that analyze user behavior at the end of a user session, for example, to determine if a disproportionate number of risky transactions are coming from a particular country or region. A Session-Level policy lets you proactively investigate user sessions using a broad set of conditions and parameters.



Creating Policies

Creating policies is easy. First, create the criteria to trigger actions by applying the right logic over the BioCatch system output to define the appropriate business and security rules.

BioCatch system outputs that can be used in a policy rule:

- **Risk scores –** Specifies the degree of risk in a session, ranges from 0-1000
- **Genuine/risk factors –** Behavioral patterns observed during a session
- **Threat indicators –** Presence of particular threats inside a session, such as remote access tools
- **External custom facts -** Customers can send facts via API to be included in the policy criteria. Such facts can include scores from external systems, transactional data or any other input that should be taken into account in the policy decision

After configuring what conditions will trigger an action, select from four different options or create a new action:

- **Allow** lets the transaction to proceed
- **Authenticate** requires additional verification (activity-level policies only)
- **Review** requires fraud team follow-up
- **Decline** stops the transaction (activity-level policies only)

Built-in administration tools make it seamless to manage and archive policies. Accessible functions allow for archiving, editing and deleting policies, and have both administrator and user-level access rights.

Notes:

- Policies generated by the Policy Manager are suggested triggers to follow a specific behavioral pattern observed in the session. It is the Client's responsibility to configure the action within the website or mobile app.
- Customers who use the BioCatch Case Management application can select policy rules that will create a case for review once a policy is satisfied.