

BioCatch Rule Manager

Capabilities

- Build rules based on powerful insights including risk scores and leading indicators
- Configure real-time policy, score, and alert actions
- Implement segregation of duties with administrator and user level access and edit controls
- Aggregate scores from multiple systems to be considered in a rule

Benefits

- Mitigate risk in real time by automatically declining or deferring high-risk transactions
- Improve customer experience by banishing unnecessary friction for genuine customers
- Optimize fraud operations by simplifying investigation and ecosystem integration

Other BioCatch Platform Components

- Case Manager
- Analyst Station

The BioCatch Rule Manager empowers organizations to mitigate risk in real time, improve customer experience, and simplify back-end fraud operations by providing the ability to configure actions based on risk level.

Using the BioCatch Rule Manager, fraud teams can build rules using BioCatch insights such as risk score and leading indicators in order to trigger a desired outcome with exceptional flexibility and ease.

Aligning Action to Risk Allows for:



Real-time Fraud Prevention

Initiate immediate action in response to criminal activity, such as declining transactions, triggering additional authentication or manual review when risk is high.



Adaptive Customer Experiences

Introduce customized user experiences based on risk level to reduce fraud and ensure genuine customers can bank without friction.



Optimized Fraud Operations

Assist with data gathering for proactive investigations and ensure critical stakeholders and third-party systems are notified of potentially fraudulent activity as soon as it occurs.

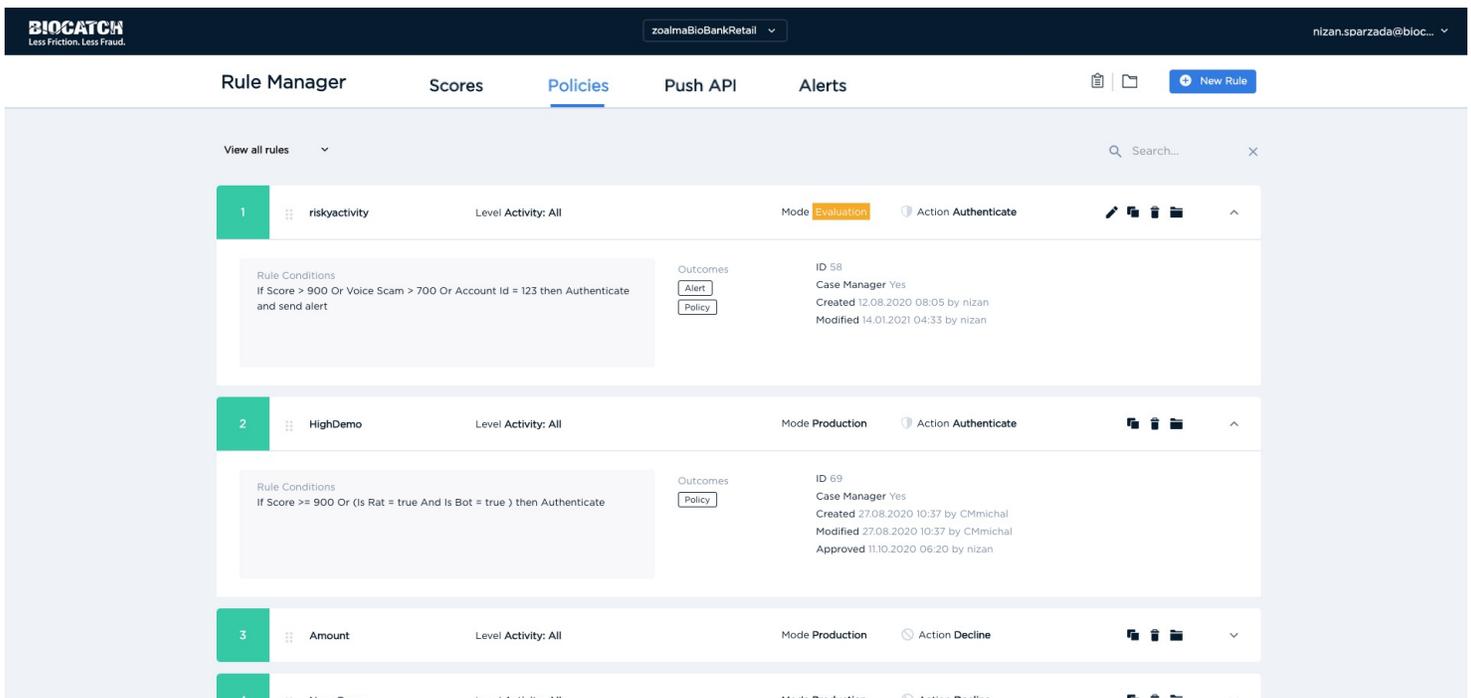
How it Works

Building Rules Using BioCatch Insights

With over a decade of experience analyzing digital behavior, the BioCatch platform has a unique ability to generate powerful insights into fraud risk. Using the BioCatch Rule Manager, these insights can live at the core of every action. The BioCatch rule builder enables fraud teams to build rules using the following BioCatch insights:

- **Risk scores:** a score that specifies the degree of risk associated with a session or activity, ranging from 0-1000
- **Risk factors:** risky behavioral patterns such as app toggling and excessive deleting of personal information
- **Genuine factors:** genuine behavioral patterns such as fluid typing and high data familiarity with personal information
- **Threat Indicators:** presence of threats such as Remote Access Tools (RATs), malware, Bots, and social engineering voice scams

The BioCatch Rule Manager also allows rule creation based on data from third-party solutions such as external risk scores and other BioCatch extracted data including raw behavioral, browser, device, IP, and location elements.



The screenshot displays the BioCatch Rule Manager interface. At the top, there's a navigation bar with tabs for 'Rule Manager', 'Scores', 'Policies', 'Push API', and 'Alerts'. The 'Policies' tab is active. Below the navigation bar, there's a search bar and a 'New Rule' button. The main content area shows a list of rules. Three rules are visible:

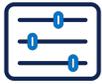
| Rule ID | Rule Name | Level Activity | Mode | Action |
|---------|--------------|----------------|------------|--------------|
| 1 | riskactivity | All | Evaluation | Authenticate |
| 2 | HighDemo | All | Production | Authenticate |
| 3 | Amount | All | Production | Decline |

Each rule card shows 'Rule Conditions' and 'Outcomes'. For example, rule 1 has conditions: 'If Score > 900 Or Voice.Scam > 700 Or Account Id = 123 then Authenticate and send alert'. Its outcomes include 'Alert' and 'Policy'. Metadata such as 'ID 58', 'Case Manager Yes', 'Created 12.08.2020 08:05 by nizan', and 'Modified 14.01.2021 04:33 by nizan' is also displayed.

Building Rules Using BioCatch Insights

Transforming Insights into Action

To satisfy different risk and operational needs, rules built within the BioCatch Rule Manager can trigger policy, score, alert, and custom action outcomes at both the activity and session level.



Policy

Prevent more fraud & banish friction by allowing, declining, authenticating, or reviewing activity according to risk level



Score

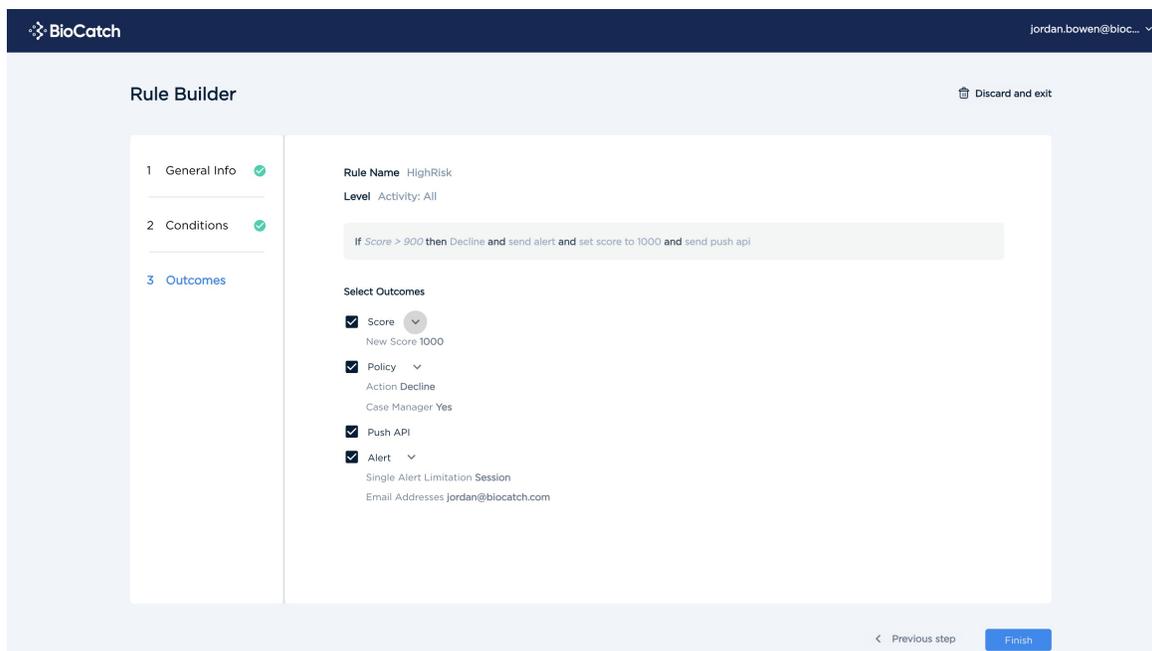
Immediately impact your decision-making mechanism when new priorities emerge by customizing risk score output



Alert

Optimize fraud operations and investigation by automating email alerts, push API notifications, and case generation

The ability to determine action based on BioCatch insights enables organizations to tailor outcome for unique scenarios. For example, in the event a remote access tool attack is detected, further authentication can be triggered. However, in a scenario where a social engineering voice scam is actively underway, organizations can automatically decline or defer the transaction instead of asking for additional authentication that the legitimate user is able to pass.



Transforming Insights into Action



BioCatch pioneered behavioral biometrics, which analyzes an online user's physical and cognitive digital behavior to protect users and their data. Today, customers around the globe leverage BioCatch's unique approach and insights to more effectively fight fraud, drive digital transformation and accelerate business growth. With nearly a decade of data, over 50 patents and unparalleled experience analyzing online behavior, BioCatch is the leader in behavioral biometrics. For more information, please visit www.biocatch.com

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