PHONE CHANNEL SECURITY & IDENTITY
HEALTHCARE INDUSTRY

Comprehensive Phone Channel Protection
High-confidence risk scores for all calls and built-in intelligence sharing across enterprises

Identity Assessment
Assess whether callers are who they say they are and customize authentication procedures based on call risk scores

Phone Fraud Detection
Detect 80% + of inbound fraud calls on the first call well before approving and carrying out transactions

Do You Know Who's Really Calling?

Patients expect to be able to contact their healthcare providers over the phone. However, providers have few ways to determine whether the person they are speaking to on the phone is the actual patient. Caller ID is easily fooled any spoofing phone numbers or ANIs, and knowledge based authentication questions ("What's your mother's maiden name?") are easily bypassed. Criminals socially engineer the answers, find them online, or buy them on the black market.

Pindrop solutions protect healthcare organizations by combining phone channel authentication and anti-fraud detection technology to assess caller identity while detecting malicious callers. With Pindrop, healthcare providers can:

PREVENT IDENTITY THEFT: Criminals seek out healthcare records on the black market because they contain a wealth of durable personal information. Pindrop detects high risk callers who are most likely to be identity thieves.

IMPROVE PATIENT EXPERIENCE: Patients use the call center for their most complicated issues. With Pindrop, call centers reduce frustrating authentication processes for low risk callers, letting agents get straight to solving problems.
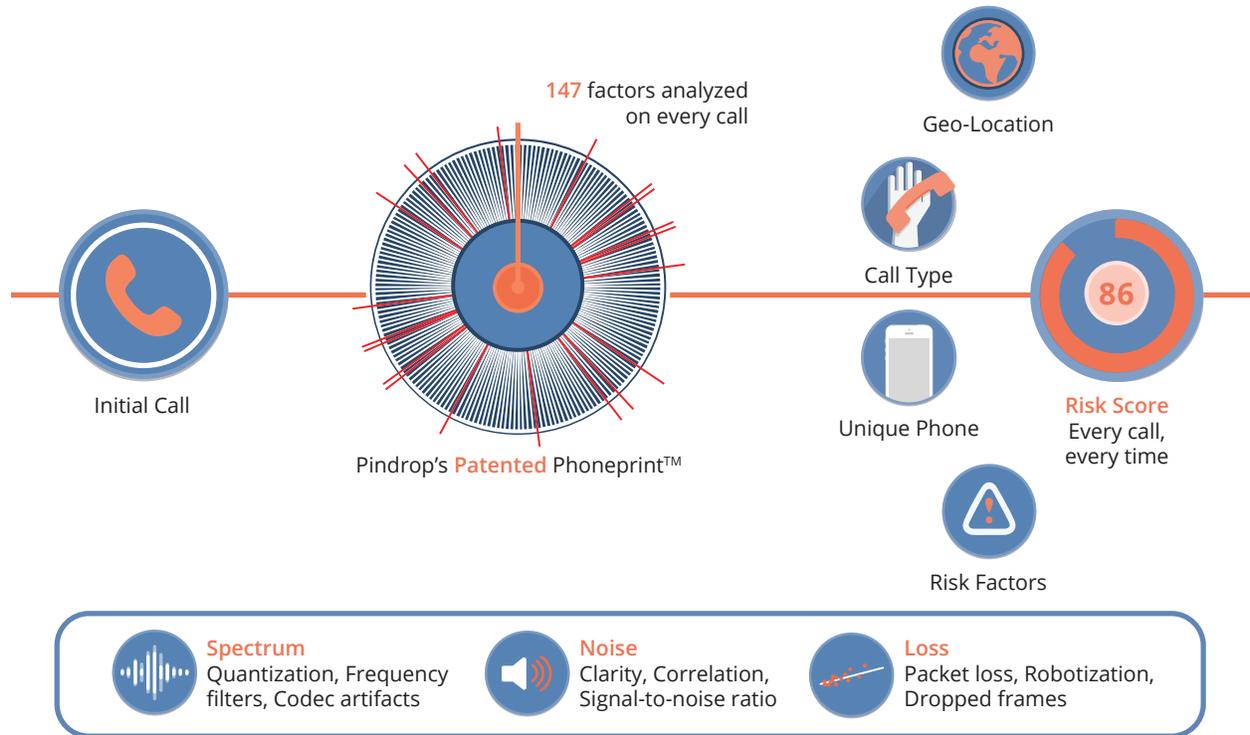
STOP FRAUDULENT CLAIMS: Criminals use stolen identities to access to medical services, purchase expensive equipment, and file false claims. Pindrop identifies these callers during the early reconnaissance phases of the attack.

BLOCK CROSS CHANNEL ATTACKS: Criminals use the call center to reset online account passwords or set up new accounts using stolen identities. Pindrop flags these calls before the criminal gains access to these accounts.

PROTECT BRAND REPUTATION: Recent high-profile data breaches have been tied to a lack of call center security. Pindrop fills the security gaps in the call center, helping to stop attacks that lead to data breaches.

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How It Works

Call Center Anti-Fraud and Authentication in Action

147 factors analyzed on every call

Geo-Location

Call Type

Initial Call

Pindrop's **Patented** Phoneprint™

Unique Phone

86

Risk Score
Every call, every time

Risk Factors

Spectrum
Quantization, Frequency filters, Codec artifacts

Noise
Clarity, Correlation, Signal-to-noise ratio

Loss
Packet loss, Robotization, Dropped frames

PHONEPRINTING takes approximately 30 seconds of call audio and breaks it down into 147 unique call "features." Pindrop solutions use these features to create a distinctive identifier for each caller. This analysis is highly revealing, determining a caller's true location and device type, and more. The Phoneprint is highly resilient and able to detect voice distortion, caller ID spoofing, gateway hijacking, and other obfuscation techniques. In addition, Pindrop solutions identify multiple callers associated with the same phoneprint, which allows enterprises to detect and track fraud rings.

Pindrop solutions also examine these additional call elements:

- **Phone number reputation** - This data includes a number's past fraud attempts, complaints, and more.

- **Voice print** - Characteristics of a speaker's voice can be analyzed and compared against a database of known fraudsters.

- **Secondary risk indicators** including:

  - Invalid number
  - Inactive number
  - Provider geography
  - Provider complaint
  - Network type

  - Phone number complaint
  - Carrier
  - Phone geography
  - Number block geography
  - First seen/last seen

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Identity Assessment + Fraud Detection
Smart Call Center Solutions

Pindrop solutions combine authentication and fraud detection for a uniquely smart call center solution that can tell you whether a caller is who they say they are. Until now, call centers have been forced to apply the same level of security to each incoming call. This method is expensive, frustrating for patients, and ineffective at stopping fraud.

> "Phoneprinting combined with voice biometrics provides the strongest method for detecting fraudsters who call into enterprises."
>
> -Avivah Litan
> Gartner Vice President &
> Distinguished Analyst

Pindrop scores calls according to risk associated with the audio characteristics, geo-location, phone number reputation, and other factors. Within 30 seconds of the start of the call, the agent is shown a pop-up window displaying risk score and custom instructions for how to authenticate the call.

This allows CSRs to assess the true identity of callers, reducing authentication processes for low risk callers, cutting up to 20 seconds off the time of each. At the same time, high risk callers can be subject to greatly increased scrutiny, reducing fraud by 80%.

Case Manager
Fraud Workspace

Pindrop solutions provide cutting edge tools to fraud analysts and call center technologists. On-demand call playback, advanced machine learning, and analytics enable fraud teams to effectively identify and predict fraudulent activity.

Pindrop's Case Manager and Fraud Workspace features allow users to easily manage call data and investigation activities, offering unparalleled visibility into call center audio events. Pindrop dramatically increases the productivity of fraud analysts.

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ABOUT PINDROP

Pindrop Security provides enterprise solutions to secure phone and voice communications. Pindrop solutions reduce fraud losses and authentication expense for some of the largest call centers in the world. Pindrop's patented Phoneprinting™ technology can identify, locate and authenticate phone devices uniquely just from the call audio thereby detecting fraudulent calls as well as verifying legitimate callers. Pindrop has been selected by the world's largest banks, insurers, brokerages and retailers, detecting over 80% of fraud, even for attackers never seen before. Our solutions are allowing our customers to reduce call time and improve their customers experience even while reducing fraud losses. Pindrop is restoring confidence in the security of phone-based transactions.

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