PHONE CHANNEL SECURITY & IDENTITY
FEDERAL & LOCAL GOVERNMENT

Assess caller identity in under 30 seconds
Identify low-risk callers, and reduce authentication to increase satisfaction and efficiency

Score every call for risk and identity
High-confidence risk scores for all calls and built-in intelligence sharing across enterprises

Identify fraudulent or abusive callers
Detect 80% of inbound fraud calls on the first call well before approving and carrying out transactions

Analytics for forensic investigation
Quickly track and investigate crime over the phone. Reduce case resolution times and case loads.

Do You Know Who's Really Calling?

Citizens expect to be able to contact their government agencies over the phone. However, agencies have few ways to determine whether the person they are speaking to on the phone is who they say they are. Caller ID is easily fooled by spoofing phone numbers or ANIs (automatic number identifications). Likewise, 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 government organizations by combining phone channel authentication and anti-fraud detection technology to assess the true identity of callers. With Pindrop, government agencies can:

PROTECT CITIZEN DATA: Agencies carry a significant amount of valuable data about citizens. Pindrop detects high risk callers who are most likely to be identity thieves and criminals.

SAFEGUARD GOVERNMENT DATA: Criminals and foreign agents also use the phone to socially engineer call center workers into divulging classified government data. Pindrop identifies these social engineers early in the attack.

INCREASE PUBLIC SAFETY: Criminals and terrorists use the phone for reconnaissance when planning attacks. They also conduct phone scams to raise money for terrorist groups. Pindrop helps law enforcement complete forensic investigations in the phone channel.

REDUCE ABUSE OF RESOURCES: Time spent assessing caller identity is significant for agencies with limited budgets. Pindrop increases call center security for fraudulent callers, but increases efficiency for dealing with legitimate callers.

STOP FRAUD LOSS: Pindrop research shows the average private sector call center loses $0.57 to fraud per call. Public sector call centers should expect similar losses. Pindrop stops phone channel fraud.

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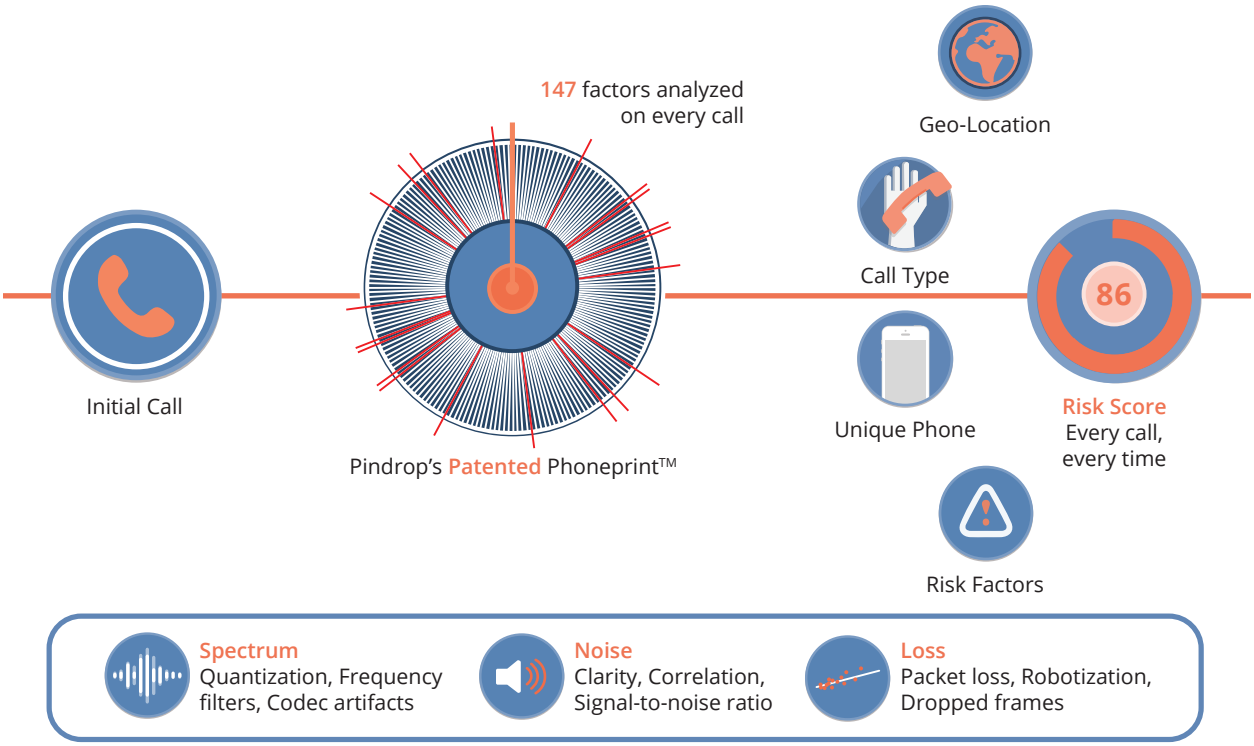
How It Works

Call Center Anti-Fraud and Authentication in Action



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

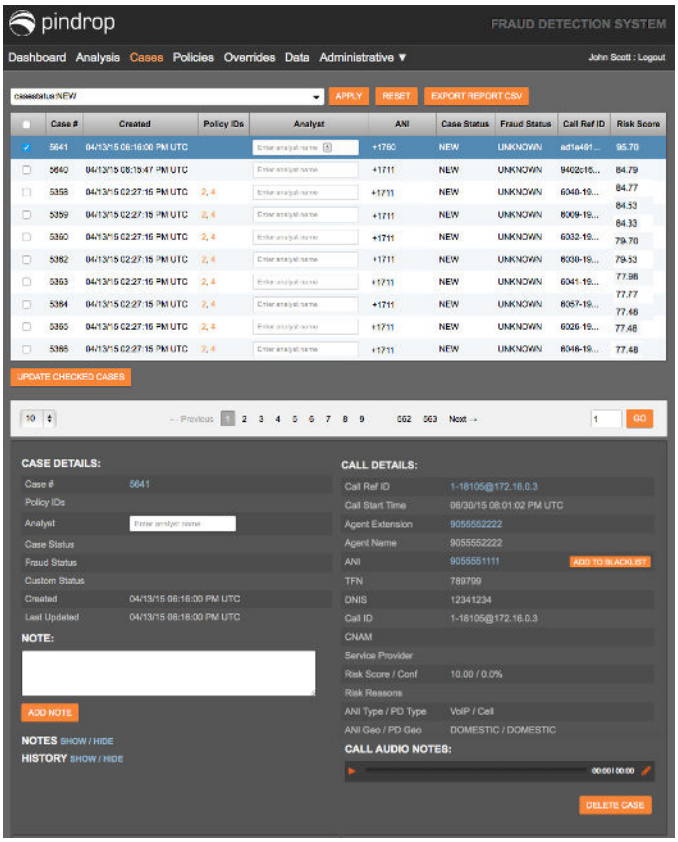
Smart Call Center Solutions

Pindrop solutions combine caller 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 inefficient, frustrating for callers, 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 call center agents 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 law enforcement, investigators, and fraud analysts. On-demand call playback, advanced machine learning, and analytics enable investigative teams to efficiently and 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 investigators.

For more information, please contact us at:

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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 caller experience even while reducing fraud losses. Pindrop is restoring confidence in the security of phone-based transactions.

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