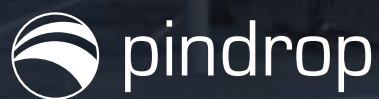


PROTECT YOUR ENTIRE CALL CENTER  
IVR ANTI-FRAUD SOLUTION



# IVR ANTI-FRAUD

## PROTECTION FOR INTERACTIVE VOICE RESPONSE FROM PINDROP



### First Call, Every Call Protection

100% coverage for all calls in the IVR, regardless of call quality, opt-in status, or whether the caller has been seen in the call center before.

### Comprehensive Call Center Protection

Pindrop offers the only complete call center Anti-Fraud solution that protects both live agent and IVR calls.

### Highly Accurate Risk Scores

Examine multiple layers of information throughout the call to quickly and accurately assess fraud risk.

## Fraud in the IVR is Growing

IVR fraud rates are nearly equal to live agent phone fraud. Organized crime rings are targeting call center IVRs and agents using both social engineering and brute force attack vectors to validate, augment, and monetize breach data. In the IVR, attackers test and mine for account numbers, reset PIN numbers, request new cards, and phish for customer information.

These pre-crime malicious activities are then used to commit fraud in the call center and across channels. Modern robotic dialing technology makes these attacks cheap, efficient, and low risk for criminal crime rings. Adding insult to injury, all of this fraudulent IVR traffic drives up operational costs for victimized enterprises.

## Protect the Entire Call Center

Pindrop protects the first and every call across the entire call center, in both live agent calls and IVR activity, reducing fraud and operational costs while improving customer experience. With Pindrop, call centers can:

**STOP PHONE FRAUD IN THE IVR:** Detect fraud attacks early in the reconnaissance phase, before the criminals can monetize the attack. Identify fraudulent activity that hides in the IVR, never reaching a live agent.

**INCREASE IVR SELF SERVICE CAPABILITIES** By restoring trust in IVR interactions, enterprises can safely add self service options to the IVR, increasing customer satisfaction and reducing average live agent call handle time.

**REDUCE CALL CENTER OPERATIONS COSTS:** By recognizing fraudsters while they are still in the IVR, call centers reduce the amount of time call center agents waste answering fraudulent calls.

## How Does Pindrop Identify Fraudulent IVR Behavior?

Even without using voice, fraudsters sound different in the IVR. Pindrop uses patent-pending IVR technology to analyze twenty layers of DTMF characteristics to uniquely identify a calling device family. The solution also analyzes these risk factors:



**Reputation:** Using the Pindrop Intelligence Network, the world's largest and most accurate database of fraudulent phone numbers, numbers with a history of reported fraud, or with several suspicious indicators are flagged before they even begin working in the IVR.



**Network:** Pindrop analyzes network signaling characteristics like SIP and SS7 for risk factors that indicate fraudulent activity.



**Behavior:** Fraudsters testing long lists of account or social security numbers, especially those using automated dialers, dial faster and more evenly than the typical IVR customer.



**Call Statistics:** ANIs that call an IVR repeatedly, hanging up when they are directed to a CSR indicate that fraud may be taking place. Likewise, the timing in between calls (enter arrival time) can indicate risk.

## Reduce Call Center Threats with Actionable IVR Risk Scores

Pindrop provides continuous risk scoring for each call throughout their interactions within the IVR. This highly accurate score allows call centers to customize their treatment for each caller based on the call's associated risk. Suggested treatment strategies include:

- **Passive:** Simply alert the fraud analyst to the suspicious call without notifying the caller
- **Drop the Call:** Blacklist known fraudsters from accessing your IVR.
- **Route Call to Live Agent:** Route the suspicious caller to a live agent. Most fraudsters will hang up before speaking to an operator, but legitimate customers who are having trouble navigating the IVR will be relieved.
- **Dynamically Change IVR Options:** Customize the IVR self-service options based on the risk of the caller. High-risk customers can be given limited options, while low-risk customers will be able to accomplish a wider variety of tasks without needing to speak to an agent.

### Case Study: Large Bank

Most companies do not have sufficient insights into customer IVR activity, much less the amount of fraud and unnecessary costs hiding there. In fact, Pindrop customers show that the rate of fraud calls to the IVR (1 in 2600) is nearly identical to the rate of fraud calls to live agents (1 in 2200).

Pindrop evaluated over two million calls to the IVR of a large bank over a 77-day period. During this test period, researchers quickly found a wide variety of fraud activity. This included account mining (calls with hundreds of keypresses or multiple calls from the same ANI targeting different accounts), tree mapping (nonsensical interactions), and toll-free traffic pumping (extremely long duration calls). It was also clear that fraudsters were using caller ID spoofing and robotic dialing to further hide their interactions.



For more information  
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## ABOUT PINDROP

Pindrop is the pioneer in voice fraud prevention and authentication. Pindrop provides enterprise solutions to 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. Pindrop's solutions are allowing customers to reduce call time and improve their customers' experience even while reducing fraud losses. Pindrop was founded in 2011 and is venture backed by Andreessen Horowitz, Citi Ventures, Felicis Ventures, Google Capital, GV and IVP. In total, Pindrop has raised \$122 million.

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