

# Online Fraud

**NAVAERA ON-DEMAND REAL-TIME FOR ONLINE FRAUD** is a streamlined SaaS solution that protects web, phone, mobile and other remote banking channels against online attacks.

Navaera On-Demand Real-Time Online Fraud Detection is a SaaS solution that protects web, phone, mobile and other remote banking channels against online attacks.

The platform monitors customer access patterns and analyzes remote banking transactions looking for anomalies or inconsistencies in user activity that appear suspicious and may indicate fraud or misuse. Because it does not queue or rely on data aggregation events at designated intervals, Navaera's On-Demand Real-Time Fraud solution acts in real time to detect incidents of fraud, and thus provides greater preventative efficacy over traditional detection solutions.

The solution examines suspicious or doubtful transactions such as log-in failures, log-ins from unknown IP addresses or previously compromised devices and other red flags to identify malware, phishing or online social engineering tactics that can be used to open bogus accounts, steal credentials, siphon funds or engage in other fraudulent activities.

Navaera On-Demand Real-Time Online Fraud Detection provides cost-effective comprehensive protection through real-time monitoring of remote banking activity, including web, phone, mobile and other remote channels. The solution can identify suspicious events originating from any source and either block the suspicious transaction in real-time or elevate the event to an incident management system for further review.

Navaera's On-Demand Real-Time Online Fraud Detection solution offers these features and benefits:

- Real-time transaction monitoring with flexible rule design that enables analytics to be tailored to address specific organizational risks;
- Comprehensive multi-phase rule analytics that minimize false positives;
- Identified incidents can be managed in Navaera's comprehensive incident management system, EnView IMF;
- The solution is highly accurate and capable of concurrently monitoring millions of transactions per second;
- World-class support for implementation, configuration, use and refinement;
- Custom notification scenarios that enable resolution of fraud warnings 24/seven; and
- Distribution of event data in real time to different types of destinations and on various schedules, including email and SMS text