

Guardian Analytics

# ONLINE RETAIL

## Key Features

- Analyze all online banking activities from login to logout
- Detect anomalous behavior based on device, geo-location, time, activities, transaction details, and many other factors
- Prioritized alerts based on risk score
- Rich session-specific context and account history
- Streamlined investigations with easy-to-use interface

## Key Benefits

- **Reduce fraud losses and risk** by detecting the widest array of current and emerging fraud threats
- **Improve operational efficiency and team productivity** by providing prioritized alerts and rich context for unusual activity
- **Enhance compliance** by conforming to FFIEC guidance that recommends anomaly detection as part of your layered security strategy
- **Enhance brand reputation and customer trust** by proactively protecting online assets
- **Improve competitiveness** by expanding online offerings and service levels while mitigating associated risks

Guardian Analytics Online Retail is the only solution that provides comprehensive behavior analytics fraud prevention for online banking. Guardian Analytics provides turnkey integrations with all major online banking platforms and offers seamless and rapid deployment.

## Proven Fraud Prevention for Online Retail Banking

With the most precise alerts, fraud analysts can focus on the highest risk sessions, reducing tedious manual reviews and unnecessary customer callbacks. Holistic view of online banking activities with session-specific context enables fraud analysts to effectively and efficiently identify account compromise and prevent unauthorized bill pay, P2P payment, and other online payment requests across all retail accounts.



## User-defined Policies

Monitor search with user-defined rules provides additional layer of fraud detection. It can drive automated in-session intervention.

## Training and Certification

Guardian Analytics offers a comprehensive training and certification program designed to enable new and experienced customers to get the most out of the Guardian Analytics platform. The curriculum includes a self-paced certification program and instructor led courses for advanced users.



Focus on biggest risk areas across channels



Make faster and better fraud risk decisions



Build trust through more productive customer conversations



Enhance services and offerings based on customer behavior

“Guardian Analytics Online allows us to transparently monitor every online banking user and session for unusual activity and anomalous transitions. It automatically protects all our retail and business banking account holders, from login to logout.”

“Guardian Analytics Online have accurately identified all the online banking fraud we have seen.”

## About Guardian Analytics

Guardian Analytics is the pioneer and leading provider of behavioral analytics and machine learning solutions for preventing banking and enterprise portal fraud. Hundreds of financial institutions have standardized on Guardian Analytics' innovative solutions to mitigate fraud risk and rely on the company to stop the sophisticated criminal attacks targeting retail and commercial banking clients. With Guardian Analytics, financial institutions build trust, increase competitiveness, improve their customer experience and scale operations. Guardian Analytics is privately held and based in Mountain View, CA. For more information, please visit [www.guardiananalytics.com](http://www.guardiananalytics.com). Guardian Analytics is a registered trademark of Guardian Analytics, Inc.

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