

# LexisNexis® BehavioSec® for Transaction Fraud

Confidently detect payment fraud and social engineering scams with behavioral biometrics



## Under the Radar

Online and mobile shopping was a lifeline to consumers during the pandemic.

At the same time, the increase in digital transactions provided fertile ground for fraudsters, who continue to prey on consumers through automated bots, social engineering, coaching and other scams.

Detecting transaction fraud can be challenging due to the stealth nature of social engineering scams and the ability of fraudsters to trick victims into acting on their behalf. Payment fraud can also be hard to stop as faster payment methods and instant transactions spread around the world.

# Why BehavioSec®?







Helps identify stress and other hidden signals indicative of coaching

Improves the customer's experience with no additional  $\odot$ unnecessary steps to the payments journey



Every person interacts with their device in a unique way. Behavioral biometrics looks at typing rhythm, mouse clicks, and many other highly individual ways in which a user physically interacts with devices, websites and mobile applications to establish a baseline of normal behavior for each user.

Working behind the scenes, BehavioSec uses behavioral biometrics technology to flag behaviors that don't seem to fit a consumer's normal activity and may be indicative of fraud.

## **Detecting Remote Access Tools**

**Behaviors and** other indicators of potential remote access:

**Bandwidth** 

discretization

of inputs

Mouse frequency changes

**Timing** 

anomalies

indicating more

than one user

moving the

cursor

**Spatial** rate anomalies

**Unnatural** keyboard patterns

# **Coaching and Coercion**

There are multiple behavioral indicators that can be captured that may signal coercion or coaching:

> Atypical data entry repeating patterns of focus and pauses as data is entered in a field may indicate a victim

receiving instructions

More errors - a victim under stress might be unable to focus and is more likely to mistype than usual

One-handed typing - indicating that a user was typing with one hand, perhaps due to holding a phone

Balance security and user experience to achieve the right level of friction at each touchpoint with identity insights from BehavioSec.

BehavioSec provides additional assurance that your customers are who they say they are, from entry to exit, regardless of location or device behavior.

Safeguard your organization from fraud at every touchpoint across the customer journey with BehavioSec.

# **Protect Your Business** Throughout the **Customer Journey**

Leverage behavioral intelligence of BehavioSec® to detect fraud at every touchpoint of the customer journey.

#### BehavioSec at new account openings

- Monitor behavioral anomalies
- Detect application and data familiarity anomalies
- Build a trusted baseline of what's considered normal behavior in an environment utilizing machine learning

#### **BehavioSec at logins**

- Analyze each session for a wide set of risk and trust factors
- Recognize returning users by verifying behavior with their past behavioral profile
- Flag anomalies, evaluate risk and enable great experience for genuine users

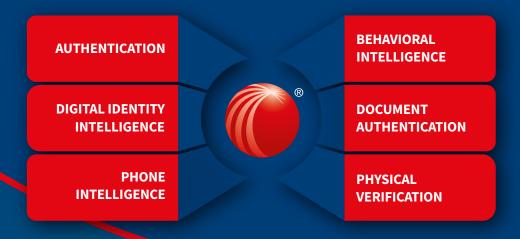
## **Unleash the Unique Power** of Leading Device and Digital **Identity Intelligence with Superior Behavioral Biometrics**

Combined with the digital identity and device intelligence from LexisNexis® ThreatMetrix®, BehavioSec helps organizations improve trust in users and transactions, mitigating fraud losses, and improve the overall user experience.

ThreatMetrix® provides leading technology on device and digital identity intelligence recognizing trusted and suspicious behaviors related to location, IP, use of Proxies and VPNs, payments and beneficiary data, device and email history, among others - BehavioSec adds complementary intelligence on human device interactions.

## **Our Portfolio**

Our multi-layered approach leverages market-leading identity verification, authentication, fraud detection, investigation and digital identity intelligence capabilities, helping you create a more accurate risk management strategy.



# Discover the Power of LexisNexis® BehavioSec®











Best Cybersecurity



Data Initiative of th



Best Anti-Fraud/Security Solutions
Provider 2021 in the United States, Asia
Pacific, Europe and Latin America.

#### **About LexisNexis® Risk Solutions**

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit www.risk.lexisnexis.com and www.relx.com.

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