

Predator

**Accelerate digital payment and  
transaction channel growth  
safely & securely**

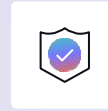
**Designed for today's fast-evolving business landscape, GBG Predator enables organisations the agility to adapt and roll out new products and channels quickly, at the same time, mitigate fraud and compliance risk for digital payments and transactions across customer interaction.**

It is capable of monitoring high volume transaction, while simultaneously protecting the business against modern day financial crimes, such as payment and card-not-present (CNP) fraud, mule money movement, bots, malware and social engineering attacks.

With Machine Learning as an additional intelligence layer, evolving fraudulent behavioural patterns can be identified and adapted to the fraud detection models automatically, complementing rule-based detection to proactively pick up new and increasingly complex financial crimes.

**GBG**

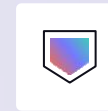
**GBG Predator 5 helps organisations minimise fraud loss and achieve compliance by:**



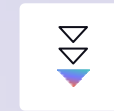
Enabling real-time decisioning to detect and act on fraud



Improving productivity and investigation accuracy

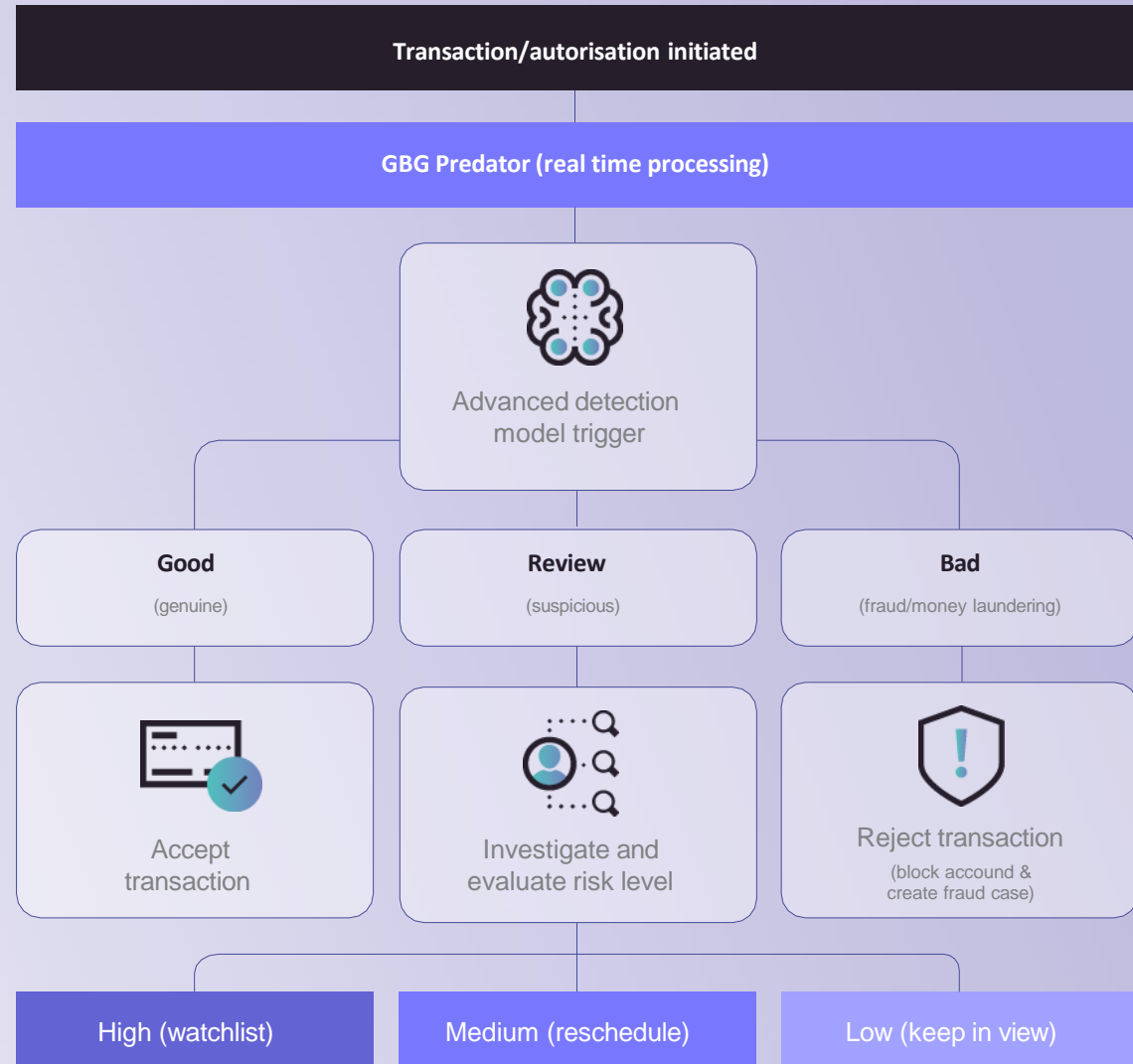


Easing new product and channel launch with fraud protection readiness



Reducing compliance and operating cost

# Transaction Monitoring with GBG Predator 5



## KEY BENEFITS

# Real-time intelligent decisioning to detect and act on fraud at the point of origin



### Machine learning

Detect evolving fraudulent behavioural patterns with Machine Learning.



### Identify threats

Identify threats before legitimate customers and merchants are compromised.



### Sub-second decisioning

Sub-second decisioning cycle delivers seamless customer experience and performance threshold requirement for Financial Institutions.



### intelligent workflows

Create intelligent workflow by layering predictive analytics to proactively identify new anomalous behavioural pattern.



### Utilise data sources

Incorporate blacklist, white list and watch list via data import, reviewer's flagged system data, and/ or auto-generated list on GBG Predator.

## USE CASE

# Protect customers from account takeover threat and organisations from financial distress

## Challenges

- Points of failure exposing customers to threat can originate from both within and outside of an organisation.
- Fraudsters can gain access to accounts via data theft, malicious software or social engineering.
- Customer account information and fund becomes accessible upon successful account takeover.
- A fraudster can go unnoticed by taking small amounts from the victim's account.

## How Predator 5 Can Help

### Transaction Monitoring

Monitor and analyse user profile and behaviour during transaction session.

### Detect and Verify Transactions

Detect unusual behavioural patterns and alert customer to verify transaction.

### Adaptive Machine Learning Precision

Detection precision and capability is adapted automatically based on associated outcome using Machine Learning.

### Intelligent Multi-Channel Protection

Intelligence is applied to protect customers across web and mobile channels, including e-commerce and other third-party platforms.

KEY BENEFITS

# Launch new channels and services with fraud protection readiness



## Set up payment channels

Set up new payment channels, including ATM, mobile and contactless payment, ready with financial crime protection.



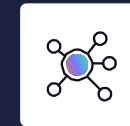
## Easy integration

Ease of integration enables quick response to changing customer and market demands.



## User behaviour profiles

Add and modify associated user behaviour profile for monitoring by channel and payment type.



## Multi-channel data

Leverage data from different channels to extract new insights for better decisioning.

## USE CASE

# Leverage data from new channels to build distinctive user behaviour profiles

## Challenges

- The payment space is evolving rapidly with the rise of new technologies and vendors to compete with.
- Incorporating new channels onto an existing system can be a cumbersome technological process, posing inconvenience to both the business and its customer.
- Consumers demand a fast and seamless transaction experience.
- Fraudsters are exploiting vulnerabilities often present in new services with targeted attacks.

## How Predator 5 Can Help

### Fraud Prevention

Fraud prevention capability is enabled easily on new payment channel.

### Multi-Channel Data Profiling

Data from different channels is leveraged to build user profile.

### Behavioral Profiling for Fraud

Clear user profile and associated behaviour facilitate detection of anomalous and fraudulent transactions.

### Advanced Link Analysis

Use advanced link analysis to identify connections to other entities and incidents.

### Adaptive Machine Learning Experience

Machine Learning adapts and updates user profile and associated outcome to ensure seamless customer experience in future transaction.

## KEY BENEFITS

# Improve and speed up investigation process

- ✓ Provide a holistic customer, account or entity view to facilitate better and faster decision making.
- ✓ Triage alerts faster by performing the following actions with inbuilt shortcuts in a single click: Block fraud.
- ✓ Personalise review experience by creating new actions, shortcuts, screen views, value lists, insight grids and more.
- ✓ Add values to a watchlist; for example, account number, merchant number, terminal ID.
- ✓ Create or edit case within the case management system.
- ✓ Configurable alert dashboard view to prioritise high risk transactions for prompt review and action.
- ✓ Simplify reporting process with transactions and review action log for easy sharing with law enforcement and regulatory bodies.
- ✓ Adapt rules and workflows for managing new scenarios easily, without any code change.
- ✓ Mark transactions as genuine or suspicious.



## USE CASE

# Keep the most vulnerable members in the community safe

## Challenges

- Digitisation of banking services results in a high-level of non- face-to-face service delivery.
- Massive transaction volumes mean each transaction cannot be manually reviewed and could be missed.
- Conniving criminals continually reinvent tactics to exploit gaps in fraud defence to avoid detection.
- Crimes are perpetrated by a person the victim trusts, and the victim may never realise they are being exploited.
- Fake agents, charities and merchants prey on trusting victims and are used to obscure illicit activity.

## How Predator 5 Can Help

### Monitor Vulnerable Customer Activities

Monitor activities of vulnerable victims using an internal customer reference table including changes indicative of:

- Change in Power of Attorneys (POA)
- Financial abuse of elderly people
- Affiliation with child exploitation

### Detect Unusual Activity

Identify activities from a new device, location or purchases with an unusual ship to address.

### Advanced Link Connections

Use advanced link analysis to show connections to other entities and incidents.

### Link Analysis Insights

Use advanced link analysis to show connections to other entities and incidents.

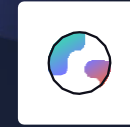
KEY BENEFITS

# Stay compliant without increasing operating cost



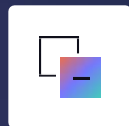
### Straight forward setup

Straight forward setup with proven detection models and analytics for Anti-Money Laundering (AML) compliance.



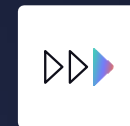
### Adapt to evolving AML

Adapt to evolving AML and counter terrorist financing regulatory requirement in different geography– without incurring additional development effort or cost.



### Easy customisation

Customise use case scenarios and workflows easily to accommodate differing regulatory requirements by country.



### Process and validate

Process and validate large transaction volume in configurable batch sizes.

# Compliance breaches make headlines which damage brand reputation & result in financial loss

## Challenges

- Failure to comply with Anti-Money Laundering requirements can have a significant financial and brand impact on businesses.
- Organisations must find the right balance to meet regulatory obligations without impeding customer expectations and needs.
- The digital economy operates globally but regulatory requirements are often unique in different countries and regions.
- Businesses often have incomplete or inadequate compliance and governance processes.

## How Predator 5 Can Help

### Regulatory Compliance Configuration

Configure profiles, scenarios and workflows to accommodate unique regulatory requirements of each country.

### Dynamic Crime Linkage

Individuals, corporates and other associated entities with suspicious activity can be investigated through dynamic link analysis to establish a clear picture of crime rings.

### Streamlined Intelligence Updates

Update suspect lists and intelligence files easily to speed up compliance review.

### Efficient CDD Review

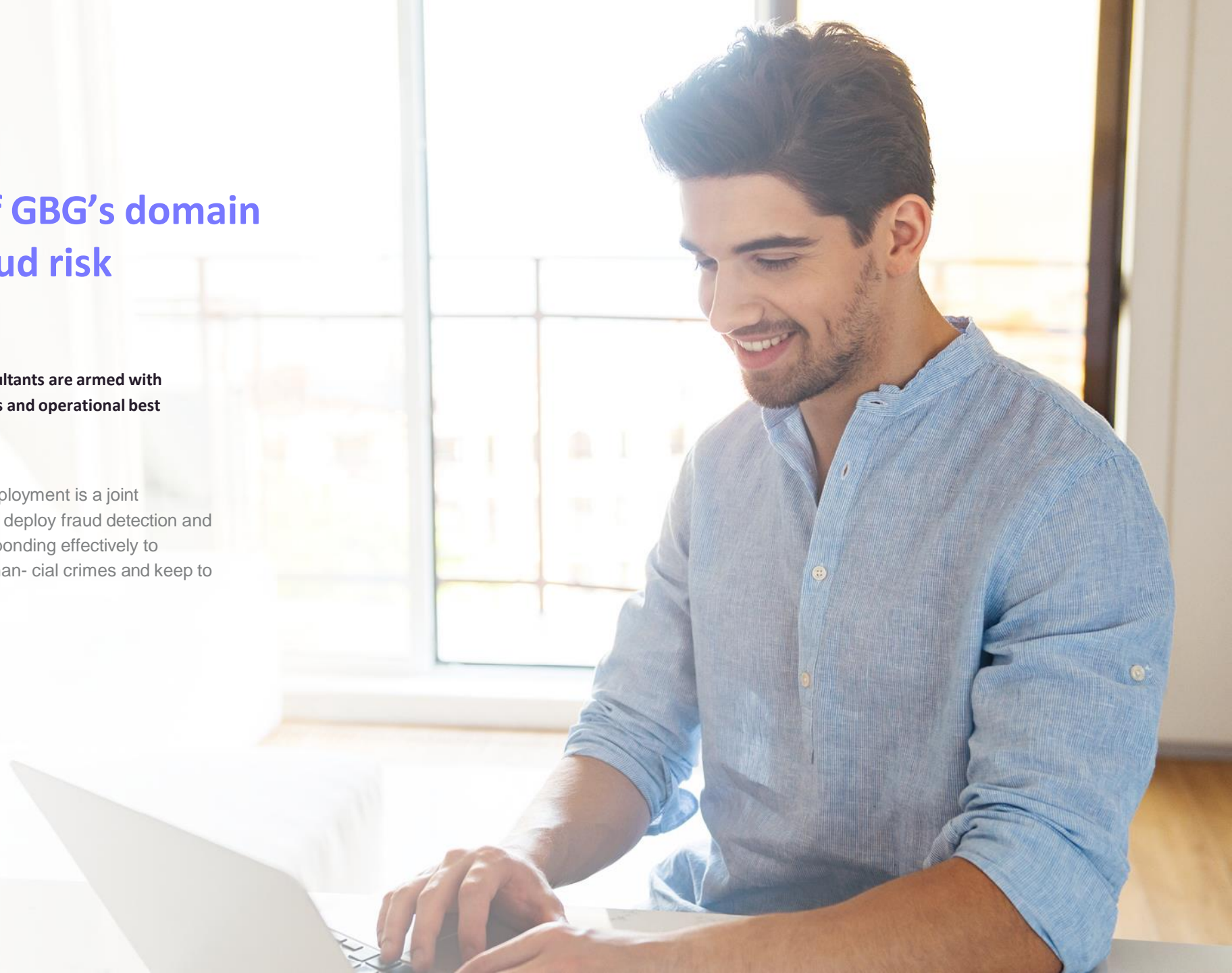
Alert triage pane in customer view facilitates easy review to fulfil Customer Due Diligence (CDD) requirement.

## Harness the benefit of GBG's domain expertise in digital fraud risk management

**GBG Fraud Specialists and Professional Services Consultants are armed with deep industry knowledge, strong local market insights and operational best practise experience.**

Committed to customer success, each solution deployment is a joint partnership with our client to assess, optimize and deploy fraud detection and compliance solutions, that are fully capable of responding effectively to evolving business needs, protect against online financial crimes and keep to regulatory obligations.

**GBG**



## About GBG

**GBG is a global technology specialist in fraud, location and identity data intelligence with offices in 18 locations worldwide.**

For over 30 years, GBG has been accessing and verifying identities, to the standards set by financial regulators, of more than 4.4 billion people worldwide or 57% of the world's population. GBG has a network of over 270+ global partnerships and access to 510+ datasets to provide data with accuracy and integrity.

In the fraud category, GBG manages end-to-end fraud and compliance needs across a range of industries including financial services (international, regional and local banks, auto finance companies, P2P lending, mutual companies, and credit unions), government services, retail, betting and wagering. Some of our customers include 90% of top tier banks in Malaysia, BNP Paribas Personal Finance in Spain, regional banks like HSBC, and major wagering players like Tabcorp.

**For more information about GBG Predator**

[contact@gbgplc.com](mailto:contact@gbgplc.com)  
[www.gbgplc.com/apac](http://www.gbgplc.com/apac)

### **GBG Offices Worldwide**

APAC: Beijing, Canberra, Jakarta, Kuala Lumpur, Melbourne, Shanghai, Shenzhen, Singapore, Sydney

Rest of World: Barcelona, Dubai, Germany, Turkey, United Kingdom, United States

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