

APPGATE'S 360 FRAUD PROTECTION

Multi-layered protection across all forms of online fraud, at every stage of the attack cycle

Key Challenges

Dynamic fraud schemes pose a challenge for real-time monitoring and an organization's ability to keep pace with fraudster tactics, techniques, and procedures (TTPs). And a lack of cohesive fraud controls creates vulnerabilities and undermines quick identification and mitigation of fraud exploits and phishing attacks. Organizations need comprehensive, adaptive fraud protection solutions to safeguard their operations, maintain customer trust and prevent financial loss caused by malicious actors.

Solution Overview

Appgate's 360 Fraud Protection, comprising 360 Brand Guardian and 360 Adaptive Authentication, is a multi-layered security platform. It provides AI-based brand protection and authentication to detect and stop threats without impeding customer access, addressing every stage of the fraud lifecycle from initial targeting to cashing out.

Each layer of Appgate's 360 Fraud Protection platform operates effectively on its own but is significantly more powerful when integrated as a suite. This integration enables the sharing of threat intelligence across layers to identify and stop fraudulent activity.

TOP FRAUD CONCERNS FOR IT PROFESSIONALS

- 83% say fraud schemes evolve too fast to keep up
- 81% can't identify fraud exploits in real time
- 80% say fraud controls don't talk to each other
- 60% can't see the impact of phishing attacks
- ISMG, Faces of Fraud, 2023

360 FRAUD PROTECTION USE CASES

- Customer protection
- Phishing protection
- Account takeover (ATO) prevention
- Payment fraud prevention
- Mobile application protection

APPGATE LAYERED PROTECTION STRATEGY **360 FRAUD PROTECTION**





DIGITAL THREATS

Identify and neutralize adversaries through proactive monitoring, analysis and removal of external threats.



RISK ASSESSMENT

Analyze data from different types of channels, such as end-user device, device status, location, biometric behavior, and/or transaction history.



AUTHENTICATION

Identify end users accurately through the use of authentication methods that enable effective and omnichannel user experiences.



About 360 Brand Guardian

Appgate's 360 Brand Guardian is a comprehensive solution designed to safeguard your digital brand. It is engineered to provide advanced impersonation detection, enabling organizations to identify and mitigate fraudulent activities that introduce significant risk to brand integrity and customer trust.

360 Brand Guardian empowers businesses to proactively eliminate imposters and fake sites aimed at stealing customer credentials to cash out with:

- Digital Threat Protection (DTP): Delivers a comprehensive, multi-channel approach to continuously
 analyze and monitor web, social media and public data feeds. It enables proactive protection against
 external threats by discovering and removing them, regardless of user population size. This solution
 significantly reduces criminal activity and mitigates the risk of future attacks.
- Digital Risk Protection (DRP): Uncovers compromised employee credentials, stolen credit cards and exposed source code in public repositories. The solution identifies stolen and exposed data on the Dark Web and Deep Web, allowing for quick action to prevent scams or data leaks within organizational systems.
- Appgate Email Protection: Mitigates the risk of phishing, malware and email-borne threats using advanced email protection methods like DMARC, BIMI, SPF and DKIM. The solution effectively detects and neutralizes malicious email servers, ensuring secure corporate communication and protecting sensitive information.

About 360 Adaptive Authentication

Appgate's 360 Adaptive Authentication provides frictionless authentication to safeguard operations and customer experiences without inconveniencing end users—all from a single control point. Through advanced behavioral analytics and risk-based techniques, the solution continuously evaluates user actions, device characteristics and session patterns to deliver dynamic protection for complex fraud. And its comprehensive risk sensors ensure a trusted, secure environment, upholding user confidence and maintaining brand reputation.

360 Adaptive Authentication offers dynamic, customizable, risk- and behavior-based protection that removes user friction and false positive lockouts with:

- DetectID Authentication (DID): Provides strong adaptive authentication to secure digital identities
 with multi-factor authentication (MFA), real-time risk assessment and user-friendly interfaces. The solution
 intelligently adapts authentication methods as new risks emerge, ensuring secure access across
 various channels.
- **Risk Sensors:** Analyze user behaviors such as keystroke dynamics and mouse movements to detect and prevent fraud. The solution ensures seamless authentication with continuous monitoring and adaptive learning, integrating across platforms for consistent protection and convenience.
- Detect Transaction Anomalies (DTA): Leverages automated learning, prioritizing high-risk alerts to improve efficiency. The solution supports real-time, risk-based authentication and offers omnichannel integration for transaction and login monitoring. Advanced machine learning (ML) and a flexible rulesbased system dynamically detects and mitigates both known and emerging fraud threats.

Summary

By deploying Appgate's full 360 Fraud Protection suite organizations can achieve enhanced security, improved user experience and comprehensive data privacy protection, all while scaling to meet evolving business needs.

360 FRAUD PROTECTION BENEFITS

- Continuous Risk Evaluation: Advanced behavioral analytics and risk-based techniques dynamically assess user actions, device characteristics and session patterns, enabling adaptive authentication measures.
- Frictionless Authentication: Seamless integration with an organization's existing infrastructure provides a smooth user experience without compromising security.
- Comprehensive User Authentication: Trusted and secure environment that bolsters user confidence and brand reputation.
- **Operational Efficiency:** Enable automated decision making to reduce investigations and stop fraudulent activity in real time.
- Evolving Threat Mitigation: Effectively safeguard against credential theft, account takeover and other emerging cybersecurity threats.
- Return on Investment (ROI): Consolidate multiple disparate fraud solutions and toolsets, maximizing efficiency and generating substantial ROI.

About Appgate

Appgate secures and protects an organization's most valuable assets and applications. Appgate is the market leader in Zero Trust Network Access (ZTNA) and online fraud protection. Appgate products include Appgate SDP for Universal ZTNA and 360 Fraud Protection. Appgate services include threat advisory analysis and ZTNA implementation. Appgate safeguards enterprises and government agencies worldwide. Learn more at appgate.com.

