

# Great customer service should not compromise the enterprise.

Fact sheet

## VoIP Inbound Anti-Fraud Authentication.

Pindrop Protect Anti-Fraud:

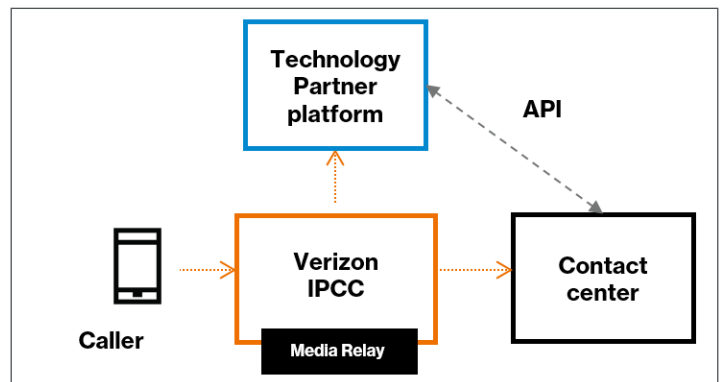
Passive Multi-Factor Authentication for the Contact Center

Contact centers are designed to deliver fast, direct and highly personalized customer service, but are often the weakest link in an organization's security. While many enterprises are using technology to deliver more self-service options, there are times when your customer wants or needs to talk to a live agent. Reducing the risk of fraud and providing the right balance between securing corporate data and customer information should not prevent you from meeting this goal.

Verizon has been providing the critical infrastructure and solutions to tie enterprise businesses to their customers for over 25 years. Our IP Contact Center (IPCC) suite provides IP Toll Free and local origination as well as advanced features such as intelligent network routing and voice call back options. Extending the IPCC feature set, Verizon has teamed with Pindrop to provide a multi-factored anti-fraud solution to help balance the need for security, while still providing frictionless customer experience.

### Media forking from Verizon

A new technology from Verizon called media forking provides replication of inbound call metadata which can then be "forked" to third party technology providers. This allows Verizon to provide proprietary enriched call header information which integrates the Verizon network with other technology partners. This passive and secure solution does not interfere with the call path to your call center and allows additional information to be delivered to the call center via established APIs. Solutions that traditionally required on-premise appliances can now be offered from Verizon within our network.



### Pindrop Protect Anti-Fraud

Pindrop Protect is a multi-factor anti-fraud solution that helps improve the security posture of your contact center, detect fraud on live calls and identify which customer accounts are at risk.

Running in the background of every call, Pindrop Protect Anti-Fraud combines patented Phoneprinting™ technology, Deep Voice™ biometrics, and behavioral analytics to analyze every call. This analysis from Pindrop helps to determine if a caller exhibits anomalies in their phone number, device, voice, or behavior. Pindrop analyzes thousands of indicators across the fraud event life-cycle – from IVR account mining and reconnaissance to social engineering attacks against agents.

### Benefits of Pindrop Protect Anti-Fraud

#### Reduce fraud loss

Identify first-time and repeat fraudsters with a high level of precision, before they can access sensitive information.

### Control operating costs

Reduce reliance on agent assisted authentications by leveraging a robust risk detection solution. With insight into risk for every call, you can serve customers faster, helping improve throughput and reduced average handle times.

### Detect automated attacks

Fight account mining activities, brute force attempts, and robotic dialing in the IVR. Fraudsters use automated bots in the IVR to test stolen credentials and take over accounts. Our solution can help reveal fraud reconnaissance early in the fraud event life-cycle.

### Protect and enhance brand reputation

Safeguard the lifetime value of your customers and improve the customer call experience by reducing redundant security steps. Call centers that leak data or allow fraudulent account access risk negative press and lost customer loyalty.

## Benefits of VoIP Inbound Anti-Fraud

### VoIP inbound Anti-Fraud

Pindrop Protect Anti-Fraud provides a risk score and call intelligence to the call center in the first few seconds of each call. The risk score – along with the analysis of the caller's voice, device, and behavior – is provided to the call center's fraud analyst team for further investigation. Pindrop's proprietary machine learning algorithms then use feedback from the investigation to improve solution performance.

### Easily detect fraud

We provide real-time risk alerts and call intelligence. For every inbound call, phoneprints and voiceprints are compared to known fraudsters, along with behavior anomalies that may indicate fraud. Pindrop Protect Anti-Fraud from Verizon provides alerts against reconnaissance tactics and robotic dialing techniques, identifying the potential for fraud before a transaction can occur. Analysis of flagged fraud calls provides feedback for advanced machine learning models, helping improve fraud detection capabilities over time.

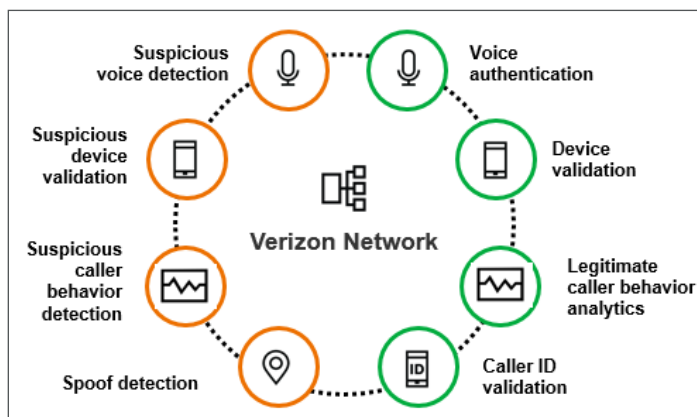
### Improve agent productivity

Analyzing each call for fraud can help reduce the risk of fraud exposure and related monetary losses. Knowing the risk of each call relieves call center agents of the need to become experts in the latest fraud tactics. This can help reduce or eliminate knowledge-based authentication questions, and allow agents to focus on providing better customer service.

### Gain enhanced visibility

Pindrop Protect Anti-Fraud's intuitive case management tool flags calls based on a customizable risk threshold. It then provides full audio playback along with the call's risk assessment, and enables fraud analyst teams to connect fraudsters working across multiple channels and accounts.

### A balanced and integrated solution



### Device, voice and behavior

Pindrop Protect Anti-Fraud analyzes the device, voice and behavior of every incoming call to help increase call containment within the IVR and decrease opt-out rates.

#### Device

Analyze a call's full audio and develop a unique print of the calling device, using Phoneprinting technology by Pindrop. Call centers use this print to identify anomalies on first-time callers, and to match fraud profiles:

- Creates a Phoneprint signature for each individual caller
- Performs anomaly detection based on over 1,000 audio characteristics
- Provides true characteristics of each call's device, location, and carrier

## Voice

Extract unique characteristics from a caller's voice with Pindrop's proprietary Deep Voice biometrics technology:

- Crossmatches a caller's voice against Pindrop's voice blacklist to detect repeat fraudsters
- Resilient to voice-based attacks, such as synthetic speech, playback-recordings, and voice morphing
- Invisible to all callers, allowing for friction-free fraud detection without impacting the customer experience

## Behavior

Use call metadata to analyze calling history and reputation for signs of fraudulent behavior:

- Provides device validation and spoof detection before the call is connected
- Uses history and behavior as part of the overall risk assessment
- Cross checks against the Pindrop consortium for known fraud matches

## Pindrop – Anti-Fraud and authentication together

Pindrop Passport - Authentication from Verizon is an additional component that can help call centers authenticate legitimate callers quickly and accurately, helping to reduce call handle times and improve customer experience. Pindrop Panorama - Anti-Fraud and Authentication combines both services into a single economical offer.

## Verizon + Pindrop = Better together

Media forking from Verizon along with Pindrop's technology allows enterprises to form a single integrated network based solution for inbound transport and anti-fraud protection. Providing anti-fraud detection prior to agent presentation helps reduce risk, increase efficiencies and create seamless customer experiences via passive authentication.

To learn more contact your Verizon Account Manager today or visit us at <https://www.verizon.com/business/products/contact-center-cx/voice-security/voip-inbound-anti-fraud-authentication/>



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