

# Sonar ATM Fraud Detect

## Stop the spread of card fraud from compromised ATMS

**Fraudsters are getting smarter, faster and more effective — and issuers are paying the price.**

The latest trend? Targeting high balance accounts and withdrawing large sums in a short time span. ATM card skimming losses rose 70% between 2015 and 2016. That's on top of the 546% increase seen in 2015.

With Sonar ATM Fraud Detect, ATM fraud detection is faster and more comprehensive than ever.

With a built-in quick-launch ability and minimal data requirements, ATM Fraud Detect leverages machine learning and advanced analytics to detect potentially compromised ATMs and cards to provide issuers' fraud teams with actionable activity reports in as little as two hours. Armed with this knowledge, fraud teams can take action faster on the affected cards — reducing fraud losses and client impact.

### Benefits of ATM Fraud Detect

#### Detect ATM Fraud Faster

- Faster analysis: 2 hours (automated) vs. 2 weeks (manual)
- Identifies potentially compromised ATMs
- Provides actionable reports on potentially compromised cards

#### Reduce Fraud Losses

- Empowers banks and credit unions to prevent fraud
- Reduces fraud from compromised cards and skimmed ATMs

#### Eliminate Analysis Time

- Quicker action leads to less financial loss and protects your brand value
- Fraud analysts can focus on more important tasks

### The Rippleshot Sonar Platform

ATM Fraud Detect is part of the Rippleshot Sonar platform. Leveraging our team of data scientists and the power of machine learning, our platform brings the latest in fraud detection technology to the payments market. Sonar's Fraud Forecast™ proactively detects compromised merchants, identifies issuer's at-risk cards and assesses each card's total exposure from all breached merchants to determine the probability that it will become fraudulent.

# The Power of Sonar ATM Fraud Detect

## Case Study

Banks typically have less than 48 hours after an ATM compromise before money is out the door. After that, **80% of fraud has already occurred.**

**The problem:** Industry alerts don't identify all your at-risk cards. And there are no alerts on other banks' tampered ATMs.

## The Solution

Sonar ATM Fraud Detect provides a comprehensive report to address those gaps. With **Sonar ATM Fraud Detect: Three ATM skimmers and nearly 400 compromised cards** for a regional bank were detected in about **two hours.**

**The result?** By resetting PINs on compromised cards within 24 hours, the bank **stopped an estimated \$110,000 of fraud**, slashing reissuance costs, and lessening customer disturbance.

## Stop the Spread of ATM Fraud Losses with Better, Faster Data Reports

ATM Alert and Report History				New ATM Alert			
Upload Date	Alert Date	Alert Name	Report Status				
2017-07-24	2017-07-23	MasterCard 7.23.17	ATM Skimmer Ready Card Token Pending				
2017-06-26	2017-06-24	Visa 6.24.17	ATM Skimmer Ready Card Token Ready				
2017-04-12	2017-04-12	Visa 4.12.17	ATM Skimmer Report	B	C	D	Uploads
2017-04-11	2017-04-11	Chicago ATMs 4.11.17	1 Merchant Name	2 Terminal ID	3 Pos Flag	4 Card Token	AOs
2017-03-15	2017-03-14	Visa 3.14.17	2 ABC BK & TR 123 MAIN ST	AB12345	01-ATM	12349800	
2017-03-06	2017-03-04	MasterCard 3.4.17	3 ABC BK & TR 123 MAIN ST	AB12345	01-ATM	12343940	
2017-01-16	2017-01-15	Nashville ATMs 1.15.17	4 ABC BK & TR 123 MAIN ST	AB12345	01-ATM	12349384	
2017-01-03	2017-01-03	MasterCard	5 XYZ BK & TR 456 WEST ST	XY67890	01-ATM	12347292	
2017-01-03	2016-12-31	Visa 12/3	6 XYZ BK & TR 456 WEST ST	XY67890	01-ATM	12347084	
2016-12-05	2016-12-04	Visa 12/4	7 MNO BK & TR 7899 SOUTH ST	MN4563	01-ATM	12346876	
			8 BRANCH BANK ANYTOWN	B786	01-ATM	12346666	
			9 BRANCH BANK SPRINGFIELD	C754	01-ATM		
			10 Jkl Bank PLAZA 73 MAIN ST	9377E	01-ATM		
			11 Jkl Bank CENTER 89766 SOI	2997F	01-ATM		

### Fast, Automated Analysis

ATM Fraud Detect provides banks and credit unions with an online tool that identifies breached ATMs and impacted PINS and/or cards.

### Actionable Reports

Issuers are empowered with actionable data to strategically manage card reissuance and determine which PINs and/or cards need to be canceled.