Rippleshot

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

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

Reduce Fraud Losses

Eliminate Analysis Time

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

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

Quicker action leads to less financial loss and protects your brand value

Fraud analysts can focus on more important tasks



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.



Rippleshot stopping fraud at the speed of data

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.

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

After that, 80% of fraud has already occurred.

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 an	nd Report Histo	ory							New A	TM Alert	
Upload Date	Alert Date	Alert Name		Report Status							
2017-07-24	2017-07-23	MasterCard	1 <mark>7.23.1</mark> 7	ATM Skimmer Ready			Card Token Pend	ling	Upload		
2017-06-26	2017-06-24	Visa 6.24.17	7	ATM Skimmer Ready C			Card Token Read	¥			
2017-04-12	2017-04-12	Visa 4.12.17		ATM Skimmer Report			В	С	D	nplates	
2017-04-11	2017-04-11	Chicago ATN	As 4.11.17	A REAL PROPERTY AND A REAL PROPERTY.	Merchant Na TR 123 MAII		Terminal ID AB12345	Pos Flag 01-ATM	Card Token 12349800	<u>AQs</u>	
2017-03-15	2017-03-14	Visa 3.14.17	7	3 ABC BK & TR 123 MAIN ST 4 ABC BK & TR 123 MAIN ST			AB12345 AB12345	01-ATM 01-ATM			
2017-03-06	2017-03-04	MasterCard	MasterCard 3.4.17		5 XYZ BK & TR 456 WEST ST 6 XYZ BK & TR 456 WEST ST			01-ATM 01-ATM			
2017-01-16	2017-01-15	Nashville Al	Ms 1.15.17	7 MNO BK & TR 7899 SOUTH ST		DUTH ST	XY67890 MN4563	01-ATM			
2017-01-03	2017-01-03	MasterC: Ca	ard Token	Report	В	С	D	. Maland	E	F	
2017-01-03	2016-12-31	Visa 12/3 1	the second s		Terminal ID	Pos Flag	Number of Cards (since 2017-0	6-01)	Number of Alerted Cards	Percen tage	
2016-12-05	2016-12-04	Visa 12/4 3	ABC BK & TR 123 MAIN ST Jkl Bank TOWN 8372 EAST		AB12345 2345D	01-ATM 01-ATM	221 14 264		42	19% 93%	
		4 5	MNO BK & TR 7899 SOUTH		XY67890 MN4563 B786	01-ATM 01-ATM	364 478		29 17	4%	
		6		BRANCH BANK ANYTOWN BRANCH BANK SPRINGFIELI		01-ATM 01-ATM	22		20	91% 92%	
		8		ZA 73 MAIN ST		01-ATM		607	8	1%	
		9	Jkl Bank CEI	NTER 89766 SO	2997F	01-ATM		26	18	69%	

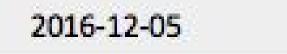
Fast, Automated Analysis

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 stratogically manage card

strategically manage card
reissuance and determine
which PINs and/or cards
need to be canceled.



Are you ready to detect ATM fraud faster and cut your fraud losses? Contact info@rippleshot.com

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