

360 fraud protection

by AppGate

360 RISK CONTROL

Keep your customers safe. Without the friction.

Overview

As digital fraud and scams grow more sophisticated, financial institutions are under pressure to stop threats in real time, without disrupting the user experience or relying on rigid, opaque systems. 360 Risk Control empowers your team to prevent, detect and manage digital fraud with AI-powered risk intelligence and complete policy control. By combining advanced behavioral analytics and machine learning with a flexible and configurable rules engine, 360 Risk Control puts you in the driver's seat so you can protect your customers from emerging threats—without the limitations of a black-box approach.

A centralized, intuitive console puts alerts and behavioral insights at your team's fingertips, making it easy to investigate threats, fine-tune rules, and respond with speed and precision. As fraud tactics evolve, 360 Risk Control ensures your defenses stay agile, effective, and fully under your control.

Seamless to integrate into your digital workflows, such as money movement and loyalty points redemption, 360 Risk Control enables real-time risk assessments that protect users at every interaction.

Key Features

- **Real-Time Risk Engine:** Integrates into digital workflows to trigger multi-factor authentication, blocking, and account locking, protecting end users from emerging fraud patterns in real-time.
- **AI-Powered Fraud Prevention:** Keeps you one step ahead of emerging fraud patterns through the latest breakthroughs in AI, including predictive analytics and machine learning.
- **Behavioral Biometrics:** Monitors user gestures, typing speed, navigation patterns, and other behaviors to detect anomalies.
- **Transaction Anomaly Detection:** Analyzes transaction patterns and usage habits to create a unique risk score per user interaction, enabling you to provide a seamless experience when risk is low.
- **External Data Ingestion:** Allows external data to be added directly into the transactional risk engine, eliminating the need to manage multiple risk scores from different providers.
- **Client Console:** Provides a robust toolset to customize rules, orchestrate policies, view high-risk transaction alerts, and manage fraud cases—giving you a one-stop shop to mitigate and manage fraud events.



REAL-WORLD RESULTS

AppGate's proactive security approach with 360 Risk Control has delivered measurable improvements across regions:

37% Increase in Analyzed Transactions:

Over 2 billion transactions analyzed in North America and LATAM, identifying fraud before it could cause damage.

177% Increase in Fraud Loss Prevention:

Prevented an estimated \$73.5 million in fraudulent losses.

\$33 Million in Fraud Losses Prevented (North America):

Analyzed 612 million transactions, preventing \$33M in fraud-related losses.

\$40 Million in Fraud Losses Prevented (LATAM):

Analyzed 1.45 billion transactions, avoiding \$40M in fraudulent activities.

Get full Fraud Beat – FI report.

Use Cases for 360 Risk Control

- RTP Fraud Detection
- Account Takeover Detection
- Credential Stuffing Detection
- ACH Fraud Prevention
- Internal Transfer Protection
- Money Muling Detection
- Wire Fraud Prevention
- Card Fraud Protection



Key Benefits

- 1. Stay Ahead of the Latest Fraud Trends** Equips banks and credit unions to fight “bad AI,” making fraud harder to spot with “good AI” that detects new fraud patterns automatically.
- 2. Stop Scams in their Tracks** Helps protect against elder fraud and other scams by detecting even the slightest anomalies in authenticated user behavior.
- 3. Frictionless User Experience** Enables real-time interdiction measures based on risk, reducing unnecessary steps for trusted users.
- 4. Boost Operational Efficiency** Helps financial institutions streamline operations and reduce personnel needed for fraud analysis.
- 5. Fraud Prevention** Detects threats before they can trigger fraudulent transactions, enabling early intervention and fraud-related loss reduction.
- 6. Real-Time Alerts and APIs** Provides real-time risk scores and recommendations to determine if a user should be allowed, blocked, or prompted for additional verification.

Enhance Your Security with 360 Brand Guardian and 360 Adaptive Authentication

Incorporating 360 Brand Guardian alongside 360 Risk Control is essential for a comprehensive security strategy, extending protection beyond real-time interdiction within your application workflows to protecting your end users from scams driven by brand abuse and stolen digital assets. While 360 Risk Control focuses on detecting, preventing and mitigating fraud directly in digital workflows, Brand Guardian actively monitors and mitigates external threats, such as phishing attacks, brand impersonation, and dark web activities that are often the entry points for end user fraud. This dual-layered approach ensures that your users have comprehensive, full-circle coverage, ultimately minimizing digital risk and safeguarding both revenue and reputation.

Pairing **360 Adaptive Authentication** with **360 Risk Control** adds a critical layer of defense by ensuring only trusted users gain access to your digital channels—without introducing friction. While 360 Risk Control prevents and mitigates fraud within digital workflows, 360 Adaptive Authentication continuously evaluates user context and behavior to determine the appropriate level of verification in real time. This adaptive approach makes it harder for attackers to exploit stolen credentials or compromised devices, while ensuring a seamless experience for legitimate customers. Together, Risk Control and Adaptive Authentication deliver a powerful one-two punch against evolving fraud tactics—protecting your users, safeguarding revenue, and reinforcing trust at every interaction.

About AppGate

360 Fraud Protection by AppGate provides end-to-end fraud protection in a single integrated platform. The 360 Fraud Protection platform includes 360 Brand Guardian, 360 Risk Control, and 360 Adaptive Authentication. Together they equip companies with all the tools they need to prevent, detect, and mitigate fraud at every step of the digital customer journey. 360 Fraud Protection safeguards financial institutions and enterprises worldwide. Learn more at 360fraud.ai.