AppGate

360 FRAUD PROTECTION
Comprehensive, scalable fraud defensesli-without compromising user experience

Introduction

Digital transformation has revolutionized how customers interact with financial services. But it has also created more opportunities for fraud. Phishing, impersonation, and automated scams are now widespread, sophisticated, and fast-moving.

As these threats multiply and evolve, many organizations continue to fight them with fragmented tools, manual workflows, and limited visibility-putting not just revenue, but customer trust and brand reputation at risk.

AppGate's 360 Fraud Protection offers a modern solution: a unified platform that delivers visibility, real-time automation, and adaptive intelligence across the entire digital journey. In this brief, we explore three key areas where it creates measurable impact: reducing fraud losses, enabling frictionless growth, and protecting your brand.

1. PREVENT FRAUD LOSSES AND REDUCE OPERATIONAL COSTS

Boost efficiency and stop fraud earlier with intelligent automation and centralized visibility.

Picture a financial institution with a diverse customer base facing a surge in account-to-account transfer fraud-especially after hours. Analysts are overwhelmed, using disconnected tools that fail to correlate early warning signs like unusual device behavior or irregular geolocation. Critical risk signals are delayed, or worse, lost in siloed systems.

With AppGate, that changes. Fraud teams can see the full customer risk journey in one place. Intelligent decisioning kicks in automatically, threats are flagged in seconds, and analysts stay in control.

Core Capabilities

- Adaptive risk scoring across the digital journey
- Centralized alert and decision management
- Automated takedown of external threats
- Seamless integration via APIs and SDKs

Benefits

- Direct reduction in fraud losses
- Fewer false positives and manual reviews
- Greater operational efficiency with fewer resources
- Faster response to fraud incidents

360 FRAUD PROTECTION unifies three powerful solutions to stop fraud across the entire customer journey. 360 Brand Guardian proactively detects and deactivates threats, 360 Risk Control delivers real-time detection and advanced analytics, and 360 Adaptive Authentication balances security with a seamless user experience.

2. FUEL DIGITAL GROWTH WITH SECURE, FRICTIONLESS EXPERIENCES

Retain more customers and boost conversion with adaptive authentication that works silently in the background.

Digital growth is a priority-but rigid fraud controls can get in the way. One user might abandon a transaction due to excessive authentication. Another might encounter unnecessary friction despite being a trusted customer.

AppGate flips that dynamic. Controls adjust to real-time risk. A user on their usual device and location moves through seamlessly. But if behavior seems unusual-say, a login from an unfamiliar country-security steps up without blocking legitimate access.

Core Capabilities

- Adaptive authentication (push, soft tokens)
- Behavioral biometrics and device intelligence
- Invisible risk validation behind the scenes
- Real-time policy tuning

Benefits

- Higher conversion and customer retention rates
- Reduced challenges for trusted users
- Smoother experiences that build loyalty
- Strong security without harming usability

3.PROTECT YOUR BRAND AND CUSTOMER TRUST

Stay ahead of phishing and impersonation attacks-and build confidence through proactive protection.

Trust is fragile. One phishing SMS that looks like it came from your institution can erode years of brand equity. When customers fall victim, they blame the brand-even if the breach originated outside your infrastructure.

AppGate continuously monitors external digital channels: social media, rogue domains, app stores. Threats are taken down before they reach your customers. Security teams no longer wait for incident reports-they get a proactive head start.

In 2024, AppGate eliminated over 116,000 digital threats, with 83% detected proactively by our Security Operations Center (SOC), significantly reducing exposure time and protecting millions of users without client intervention.

Core Capabilities

- Continuous monitoring of web, social media, domains, and dark web
- Express takedowns of phishing, spoofing, and fake apps
- Email protection (DMARC)
- Transparent, auditable reporting

Benefits

- Proactive brand protection
- Increased trust across digital channels
- Reduced exposure time to external threats
- Lower reputational and compliance risk

Real-World Results

- 116,000+ digital threats eliminated in 2024
- 83% proactively detected by AppGate's SOC
- Up to 70% fraud reduction in LATAM clients
- 99% authentication approval rate
- 125+ million users protected

About AppGate

360 Fraud Protection by AppGate provides end-to-end fraud protection in a unified platform. The solution includes 360 Brand Guardian, 360 Risk Control, and 360 Adaptive Authentication. Together they provide comprehensive threat management, brand protection and fraud prevention, safeguarding financial institutions and enterprises worldwide. Learn more at 360fraud.ai.

WHY APPGATE STANDS OUT?

End-to-end coverage
Unlike point solutions, AppGate protects the full fraud lifecycle-from phishing detection to real-time transaction risk analysis and brand defense.

Data-backed proactive defense:
With 83% of threats detected before customer impact, our SOC leads the industry in threat prevention.

Flexible, transparent technology:
API/SDK integrations, explainable risk scores, and workflows that adapt to your ecosystem-no black boxes.

Proven expertise:
Trusted by tier-one financial institutions across LATAM, North America, and APAC, securing over 125 million users.

Expert-led support:
Beyond software, we offer hands-on guidance from digital fraud specialists who help optimize your strategy and accelerate results.

CONCLUSION

360 Fraud Protection isn't just another fraud tool-it's a strategic advantage in an ever-evolving threat landscape. While others focus on one part of the problem, AppGate delivers adaptive, proactive protection across the entire digital customer journey.

With real-time automation, predictive intelligence, and proven scale, we help organizations grow with confidence-without compromising security or user experience.

READY TO TAKE CONTROL AND PROTECT WHAT MATTERS MOST?
Let's talk about how AppGate can help.

AppGate