## **360** fraud protection

#### 360 FRAUD PROTECTION

#### Reduce fraud losses and strengthen customer trust across every digital interaction

#### **Key Challenges**

Dynamic fraud schemes constantly evolve, challenging real-time monitoring and exposing gaps in traditional defenses. Disconnected fraud controls create blind spots that delay detection and response, leaving organizations vulnerable to phishing campaigns and sophisticated exploits.

To stay ahead, enterprises need comprehensive, adaptive fraud protection that unifies controls, safeguards operations, preserves customer trust, and prevents financial losses caused by malicious actors.

#### **Solution Overview**

360 Fraud Protection is a unified solution that protects against digital threats to your customers without impeding legitimate user access. Comprised of 360 Brand Guardian, 360 Risk Control, and 360 Adaptive Authentication, this platform provides threat detection and removal, real-time fraud prevention, and seamless cross-channel authentication.

Each product line operates independently but is more powerful when integrated as a suite. Shared threat intelligence across components increases detection accuracy, reduces incident response times, and eliminates blind spots.

Each addresses critical components of digital fraud protection, offering organizations the flexibility to deploy them individually, or realize their full potential as an integrated solution.



### What's Included in 360 Fraud Protection

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.



### 360 FRAUD PROTECTION USE CASES

- Customer protection
- Customer and account protection
- · Phishing and impersonation mitigation
- Account takeover (ATO) detection
- Transaction and payment fraud detection
- Mobile app protection
- Threat intelligence and takedown automation
- Brand abuse protection
- Deep and dark web monitoring
- Malware analysis
- Email fraud prevention
- Money mule and scam detection
- Secure account recovery
- Multi-factor authentication

#### **REAL-WORLD RESULTS**

**360 Risk Control:** Over 2 billion transactions analyzed in North America and LATAM, preventing \$73.5M in losses. Fraud detection increased by 177% with \$33M prevented in NA and \$40M in LATAM.

Get full Fraud Beat – FI report. DOWNLOAD NOW

**360 Brand Guardian:** In 2024, 86% of detected threats were phishing-related; fake social media cases grew 99% YoY. AppGate maintained a global threat detection proactivity rate above 80%.

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#### **360 FRAUD PROTECTION PRODUCT LINES**

**360 BRAND GUARDIAN:** Protects your brand from digital threats and stops scams targeting your users. Key features include:

- Phishing Protection: Detects and mitigates phishing attacks using internal and
  external threat intelligence, provides real-time alerts, and supports deactivation of
  malicious domains.
- Brand Abuse Monitoring: Identifies unauthorized mobile apps, fake domains, and impersonations across social media and marketplaces.
- Email Security: Secures corporate communications with DMARC and DKIM, and BIMI enforcement.
- Dark Web & Data Leak Monitoring: Scans the deep and dark web for stolen credentials, credit cards, and sensitive corporate data.
- Flexible Protection Packages: Delivers adjustable takedown options designed to align with the unique demands of your business.
- 24/7 Guardian Fusion Center: fuses Al and seasoned experts to filter through the noise and address the most impactful threats.
- Malware Analysis Services: Investigates suspicious files, hashes, and URLs to deliver actionable IOCs, insights, and recommendations. Provides rich contextual threat intelligence to strengthen incident response and proactively mitigate risks.

**360 RISK CONTROL:** An Al-powered digital fraud protection platform that empowers you to keep your customers safe, without impeding legitimate user access. Key features include:

- Real-Time Risk Engine: Integrates into digital workflows to trigger multi-factor authentication, blocking, and account locking, protecting end users from emerging fraud patterns.
- Al-Powered Fraud Prevention: Uses advanced Al, machine learning, and predictive analytics to keep you one step ahead of emerging fraud patterns.
- Transaction Anomaly Detection: Analyzes transaction patterns and user habits to generate unique risk scores, enabling seamless experiences for trusted customer interactions.
- Behavioral Biometrics: Monitors user gestures, typing speed, navigation patterns, and other behaviors to detect impersonation and account takeover.
- Device and Location Sensors: Assesses risk with a full circle view, using signals from geolocation, device behavior, and previous activity.
- **Client Console:** Gives power to your fraud teams through tools to customize rules and orchestrate policies, view transaction alerts, and manage fraud cases.

**360 ADAPTIVE AUTHENTICATION:** Enable frictionless multi-factor authentication (MFA) for every user and touchpoint. Key features include:

- **Mobile SDK:** Empowers the creation of mobile authentication workflows that detect and mitigate fraudulent attempts without compromising user experience.
- Real-Time APIs: Allows invocation of authentication factors such as push and soft tokens from backend and multi-channel workflows.
- OTPs: Enables time-based OTPs to be built into an existing mobile app or accessed through a separate app. OTPs can also be sent via SMS or email.
- Push Authentication: Provides one-click, cross-channel verification.
- QR Code: Offers enhanced security and a seamless user experience with QR code authentication.

#### **KEY BENEFITS**

#### Stay Ahead of Emerging Fraud

Anticipate scams with AI and dynamic rules that detect new fraud patterns before they impact your customers — reducing losses and protecting revenue.

#### **Prevent Scams Before They Erode Trust**

Full-circle protection covers phishing, account takeover, credential theft, and elder fraud, safeguarding customer confidence and strengthening digital trust.

#### **Detect and Stop Fraud in Real Time**

Advanced analytics evaluate user behavior, device attributes, and session data in seconds, blocking anomalies instantly and minimizing remediation costs.

#### Frictionless Authentication, Stronger Security

Adaptive authentication integrates seamlessly with your existing infrastructure to deliver smooth user experiences without compromising security, reducing drop-off in digital journeys.

#### **Drive Operational Efficiency at Scale**

Automated decision-making and the consolidation of disparate fraud tools into a single platform cut investigation time and optimize fraud team resources.

#### **Enable Compliance and Innovation**

Meet global regulatory requirements while enabling secure adoption of new digital channels — accelerating innovation without increasing risk.



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#### Provide Full Circle Fraud Protection to your Customers with 360 Fraud Protection

Protect every point of interaction for your end users with 360 Fraud Protection—our most comprehensive fraud prevention suite. Built to unify risk detection, brand integrity, and user authentication, 360 Fraud Protection combines real-time intelligence, adaptive security, and brand monitoring to safeguard your customers at every step of their digital journey without compromising the user experience.

Whether you're preventing account takeovers, stopping phishing attacks, or identifying fraudulent behavior in real time, 360 Fraud Protection delivers an integrated approach that reduces fraud losses, improves operational efficiency, and builds trust with your users.

#### **Summary**

360 Fraud Protection strengthens your security posture, delivers seamless user experiences, and ensures robust data privacy, while maintaining the agility to scale with evolving threats and business demands.

#### **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.

