

# Outseer Global Data Network™

The industry's first global consortium of fraud and transaction data

The Outseer Global Data Network is the industry's first global consortium of shared fraud and transaction data for reported fraud. Designed to help see what others can't, Outseer's Global Data Network gathers data from transactions spanning thousands of companies in numerous industries around the world to drive decisions that protect your business and keep your customer safe.

**\$365 million**

The potential fraud loss prevented using intelligence gleaned from the Outseer Global Data Network each year

Today, cybercriminal groups have adopted many of the same technologies and organizational efficiencies seen in any modern enterprise. They also nurture networks to sell, barter, and share stolen identity information, payment card numbers, and much more.

Sometimes, members of these fraud networks work together to maximize the value of pilfered information. As a result, a go-it-alone approach against this kind of collusion is increasingly a losing proposition. With a growing number of cybercriminal organizations rapidly federating, more businesses are realizing the value of taking a more coordinated approach.

That is what Outseer is all about. By harnessing identity science and global fraud and transaction data, our products give you the foresight to pinpoint both authentic customers and bad actors with the highest accuracy across all digital channels. And all while reducing friction for legitimate customers.

A key enabling technology platform underlying our products is the Outseer Global Data Network.

## The Ability to See What Others Can't

The Outseer Global Data Network shares fraud and transaction data across industries and geographies, and has thousands of trusted contributors worldwide.

# 64 million

fraudulent transactions  
are flagged by the Outseer  
Global Data Network  
annually

## Global Financial Institution Case Study

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Over \$2.5 million in fraud  
savings per quarter resulting  
from use of the Outseer Global  
Data Network alone\*

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The network had a low 0.4%  
false-positive rate\*\*

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Only 0.12% of transactions were  
challenged or declined

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\* Fraudulent transactions that included an  
element that was captured and shared within  
the Outseer Global Data Network

\*\* Transactions that included an element from  
the Outseer Global Data Network that were  
eventually confirmed to be legitimate

This includes financial institutions, payment card issuers, healthcare companies, telecommunications firms, and retailers, Internet service providers, wireless providers, high-tech companies, government, law enforcement agencies, and more.

Using the data shared across our network, we can help you proactively identify IP addresses, mule accounts, devices (including mobile), merchants, and fraud patterns that are known to have been involved with fraud, or attempted fraud, across more than 150 countries.

This intelligence helps organizations prevent losses from occurring by proactively enabling them to identify known cybercriminals and their activities. In 2019 alone, the Outseer Global Data Network has helped save our customers more than \$365 million a year in fraud losses.

## The Outseer Global Data Network Provides:

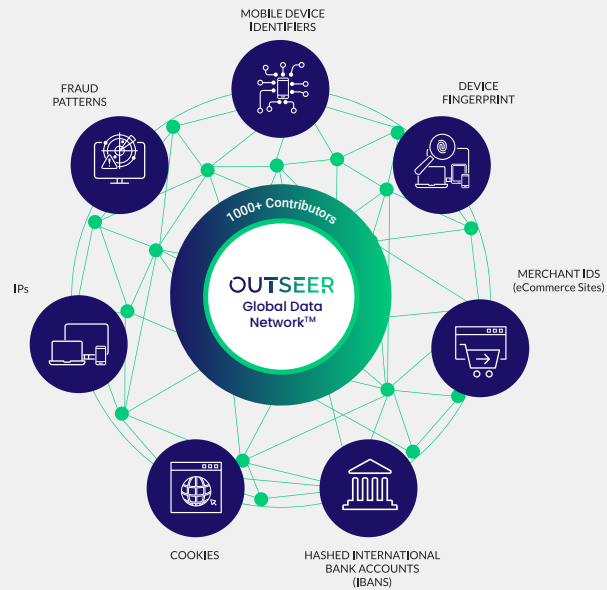
- **Vital Intelligence:** The ability to tap into an immense, continuously refreshed data set, with access to our globally-sourced identity, fraud, and transaction intelligence, spanning diverse industries, geographies and channels
- **Shared Commitment:** Taking a shared approach to fighting fraud as a community, helps counteract fraudsters' own "network effect"
- **Enabling Technology:** The Outseer Global Data Network is one of the foundational technologies enabling Outseer Fraud Manager and Outseer 3-D Secure

## Outseer Global Data Network by the Numbers:

- Thousands of direct and indirect customers contribute fraud intelligence and transaction data to the Outseer Global Data Network daily
- 11 million markings a day are contributed
- Over \$365 million in potential fraud loss is prevented each year using intelligence gleaned from the Outseer Global Data Network
- Low false positive ratio of X:Y allows you the confidence to approve more transactions and provide greater convenience for your customers



## The Power of Collective Fraud Intelligence



The power of the Outseer Global Data Network is rooted in its ability to capture data elements for fraud that have already occurred, and then quickly making that intelligence available across the global network.

Outseer customers automatically benefit from the Outseer Global Data Network. Direct data element feeds are calculated and compared by the Outseer Risk Engine, which in turn powers Outseer Fraud Manager and Outseer 3-D Secure. The scale and depth of Outseer's visibility keep you one step ahead of bad actors and costly fraud losses.

When a transaction or an activity is attempted using a device, IP address, or any other element tagged as being associated with fraud within the network, the Outseer Risk Engine will account for these elements in the risk score. In addition, network elements are referenced directly in Outseer's case management and policy management tools to aid analysts and fraud managers in their work.

### How It Works

Outseer continuously monitors and tracks fraud activity across an extensive network of customers, ISPs, and third-party contributors.

#### A Shared Repository

When a transaction is marked by one of the organizations within the consortium, the related data elements (such as IP, hashed International Bank Account Number [IBAN], device elements and more) are disseminated across the Outseer Global Data Network.

Much more than just an IP blacklist, the fraud intelligence information shared within the network is updated by our contributing customers and partners on an ongoing basis. The elements shared are continuously identified, evaluated, and scored according to their risk. Expiration dates are set for elements with no recent indication from our contributors to



ensure that the information in our network is timely and accurate, and to avoid false positives.

#### **Continuous Curation & Analysis**

The Outseer Global Data Network algorithms dynamically evaluate the data, set risk scores to each element and, as needed, assigns expiration dates for given sets of data. This intelligent scoring method increases the network's overall accuracy and effectiveness.

#### **Proactive, Privacy-Centric Protection**

Ongoing updates enable real-time proactive protection to hundreds of millions of cardholders and other consumers and businesses worldwide. In addition, the Outseer Global Data Network is a reliably private data source—no personally identifiable information is shared, and all data is cleansed prior to being added to the repository.

### **The Confidence That Comes With Knowing**

In all, the Outseer Global Data Network manages shared intelligence to help drive decisions that give you the confidence to manage and grow your business.

#### **About Outseer**

Outseer empowers the digital economy to grow by authenticating billions of transactions annually. Our payment and account monitoring solutions increase revenue and reduce customer friction for card issuing banks, payment processors, and merchants worldwide.

Leveraging 20 billion annual transactions from 6,000 global institutions contributing to the Outseer Data Network, our identity-based science delivers the highest fraud detection rates and lowest customer intervention in the industry. See what others can't at [outseer.com](https://outseer.com)

