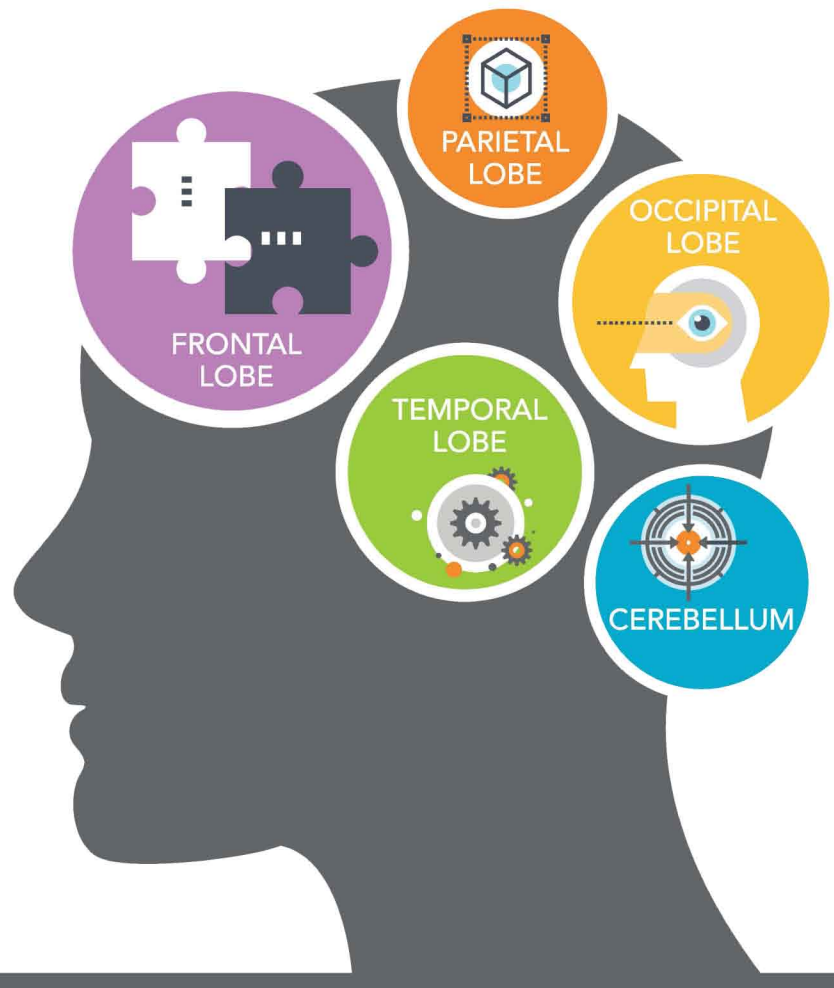
INSIDE THE MIND OF A FRAUDSTER

To fight fraud successfully, you need to understand how cyberattacks are created. Different parts of the brain come into play during the planning and execution of an attack. Your best defense requires an intelligent approach to outwit fraudsters at every step.



	ACTION	REACTION
39% of Americans say that they use the same (or very similar) passwords for many of their online accounts[1]	**Planning, reasoning, problem solving, and emotions:** • Attackers start to narrow in on victims, looking for the path of least resistance to the most amount of money	**Don't be an easy target:** • Switch up your passwords and make them strong • Use multifactor identification
Nearly **75%** of companies were victims of business email compromise[2]	**Visual processing:** • Fraudsters determine a method—like phishing or malware—based on their research	**Stay on your toes:** • Monitor your exposure points 24/7/365 to detect threats • Educate and train your teams on the latest threat trends
Over **90%** of visitors will be fooled by a high quality phishing site with a cousin domain[3]	**Recognition, orientation and perception of stimuli:** • Fraudsters gather info, set up the attack, and prepare to strike	**Guard your turf:** • Track domains that are deceptively similar to your FI's site and shut them down
16% year-over-year increase in total number of fraud incidence—highest on record[4]	**Coordination of voluntary movement and balance:** • Attacks are executed here, with a network of attackers coming into play	**Monitor, analyze, and coordinate:** • Multi-layered security including account activity and endpoint-centric controls can stop fraud before a dollar is lost
93% of funds retained when a login event or transaction is scored "suspect" by Q2 Sentinel[5]	**Memory, speech, and recognition of auditory stimuli:** • Attackers use experience to adapt and refine their techniques, then prepare to strike again	**Be prepared:** • Use proactive tools like machine learning that can learn and adapt to evolving threats

[1] Americans and Cybersecurity, Pew Research Center, Jan 26, 2017

[2] 2017 AFP Payments and Fraud Control Survey, J.P. Morgan

[3] Dhamija, R., et al., "Why Phishing Works"

[4] 2017 Identity Fraud Study, Javelin Strategy & Research

[5] 2016 Security Fraud Report

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