

HOW PHONEPRINTING REDUCES FRAUD AND IMPACTS CX IN THE CONTACT CENTRE

Dr. Nick Gaubitch and Mo Pentel

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PINDROP RESEARCH EMEA



- Team of researchers with expertise in
 - Speech/Audio signal processing
 - Machine learning
 - Telecommunication technologies
 - Fraud and law enforcement
- Catching fraud with Phoneprinting technology
 - 147 audio features
 - Machine learning
 - Type/Geo anomaly detection and repeat fraudsters
- Research in future technologies for fraud detection
- Understanding the phone fraud landscape in the UK and EMEA

THE PHONE FRAUD LANDSCAPE



- The dark matter of call centers
 - Fraud calls are bubbling in *every* contact center
 - Each fraud call does *not necessarily* result in a direct *financial loss*
 - On average 3-5 calls before a transaction is made (if at all)
 - Cross-channel attacks
- Observations in the UK
 - More than 90% of fraud calls are *domestic*
 - 50-70% of fraud from *mobile phones*
 - More than 70% of fraud from phones with *restricted numbers*
 - Average loss £0.51 per call

ATTACK CHARACTERISTICS



- *What* fraudsters do
 - Information phishing / confirmation
 - Address/telephone number changes
 - Credit line creation
 - Unblocking online access / telephony security numbers
 - Replacement debit/credit cards
 - Open additional accounts
- *How* fraudsters do it
 - Voice disguise (manual / software)
 - Hiding phone numbers (70-80% of fraudulent calls have restricted CLI)
 - Spoofing phone numbers
 - Mail intercept
 - SIM card take-overs

PROLIFIC FRAUDSTERS

