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Add Context and Corroboration to Account Takeover Fraud Detections

Make Critical Connections

Gain Global Insight

Ensure Data Consistency

Enrich Existing Fraud Prevention Systems

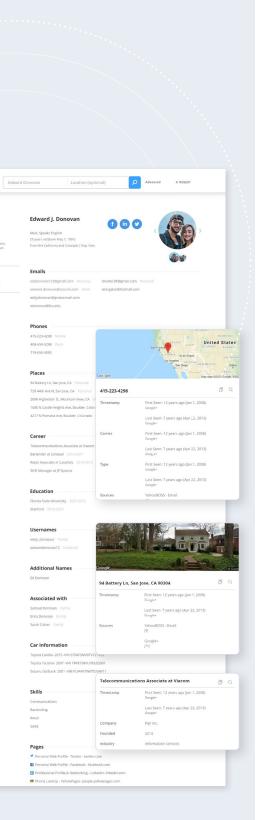## Professionally Executed, Profoundly Damaging

Like other types of e-commerce fraud, Account Takeover (ATO) attacks increased dramatically during the pandemic. Between Q2 2019 and Q2 2020, they rose 282%. Executed by well-organized state-sponsored cybercriminals, ATO attacks are typically carried out by automated bots that feed stolen credentials into online accounts to see what "sticks." ATO is difficult to detect and extremely damaging to online retailers and customers alike, with losses upwards of $16 billion annually.

Bad actors take over accounts to steal more data or to purchase products in the legitimate customer's name—or both. Upon gaining access to an account, fraudsters will change the account's email address, cutting off communication with the real account owner and effectively keeping them in the dark. They also change shipping addresses to receive the products ordered.

Overtaking ATO Attackers

Fraud detection systems look for changes in an account's data fields, behavioral patterns, or information types. A change will trigger an alert. If the account was recently established, there will be little history available to know whether a change is made by the legitimate customer or a fraudster. Even with established customers, it's entirely possible that an ordinary life change will result in a new address, changed email address, or additional phone number. Retailers need more context—they need more data and the ability to connect and corroborate identity elements to more effectively uncover ATO fraud.

Pipl for E-commerce

Pipl is the world's leading provider of online identities. Fraud and e-commerce professionals use Pipl identity verification to complement fraud detection systems. As a powerful search engine, Pipl collects, corroborates, and connects online identifiers from publicly available information sources across 150 countries. Our search index includes more than 3 billion identities with email addresses, social media usernames, and mobile phone numbers.

The Pipl API delivers our data directly to customers' fraud detection systems and decisioning engines. Few organizations have more data on individuals than credit bureaus. When a leading credit bureau tested Pipl data in addition to its existing data stores, the credit bureau added 70 new identifying features to its fraud detection workflows.

The Pipl SEARCH graphic interface provides immediate visibility into data points, their connections, and level of confidence. With 15 categories of differentiated data available at a glance, case reviewers can quickly see if an individual's history demonstrates legitimate connections to new data for substantiating suspicious account changes.

Make Critical Connections

A single-person match delivers a rich online identity profile with high confidence. Social media usernames, mobile phone numbers, email addresses, web profiles, and other online identity elements are consolidated in one place to build a "thicker," more trusted profile. Gain insight into current activities by going directly to the contact's social sites. Because Pipl has indexed data for years, we can provide an historical picture of an individual instead of just a snapshot.

Gain Global Insight

With fraud often originating outside of the U.S., global data is more critical than ever to making decisions. Pipl's global data reach spans 150 countries, exposing new clues and insights that other tools can't. A Pipl search can uncover important information, even when the user has taken pains to keep it anonymous.

Ensure Data Consistency

Online identity elements are corroborated by trusted original data sources and include first-seen/last-seen timestamps. Pipl makes it easy to confirm multiple data points with multiple sources for even higher decision-making confidence.

Enrich Existing Fraud Prevention Systems

Pipl data features can be integrated with existing fraud prevention systems via the Pipl API. With highly corroborated data elements, Pipl data enriches existing data sources and helps increase accuracy over time.

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