

# Account Takeover Loss Mitigation Strategy Development for a Top US Bank



## Background & Challenges

Account takeover losses in the card portfolio of a top US bank were increasing. This was primarily due to the bank's continued use of traditional data sources for developing fraud mitigation solutions.

## Objectives

Develop an ATO loss mitigation framework using digital and non-monetary data.  
Deploy a new solution to avoid ATO losses at authorization.

## Approach

### Data Source Evaluation

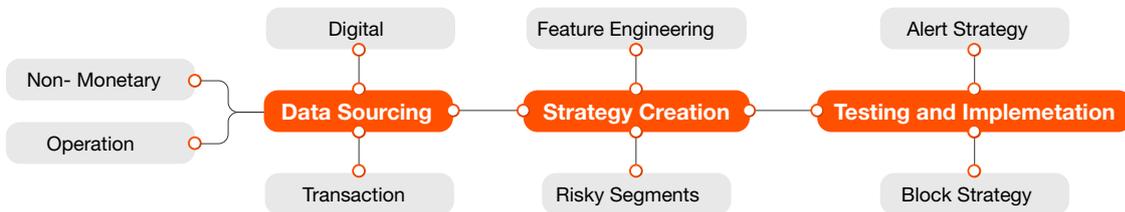
- Digital Data
  - \* Device/IP Velocity
  - \* Geolocation
  - \* Negative Evidence
- Non Monetary Data
  - \* Recent Card activation
  - \* Address change request
  - \* Fast card Request

### Identifying Risky Segments

- Feature Engineering: Combining data from existing sources to develop new features.
- Pattern Recognition: Identify ATO pattern sequences using digital and non-monetary data.
- Test the identified pattern on out-of-time data.

### Strategy and Implementation

- Alert Strategy
  - \* Risky non-monetary changes
  - \* Multiple cards at the same address
  - \* Developed negative files
- Block Strategy
  - \* Non-monetary event followed by a high-dollar transaction.
  - \* Low-dollar test transaction.
- Separate ATO queue for verification



## Key Results

**25%+** Increase in ATO loss capture using new strategies.



**~\$1.0MM+** Annualized fraud loss savings



## Let's Connect



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