Nethone

Digital footprint analysis for improving transaction safety and credit scoring effectiveness

Exhaustive "here-and-now" data feed, risk management, and fraud prevention
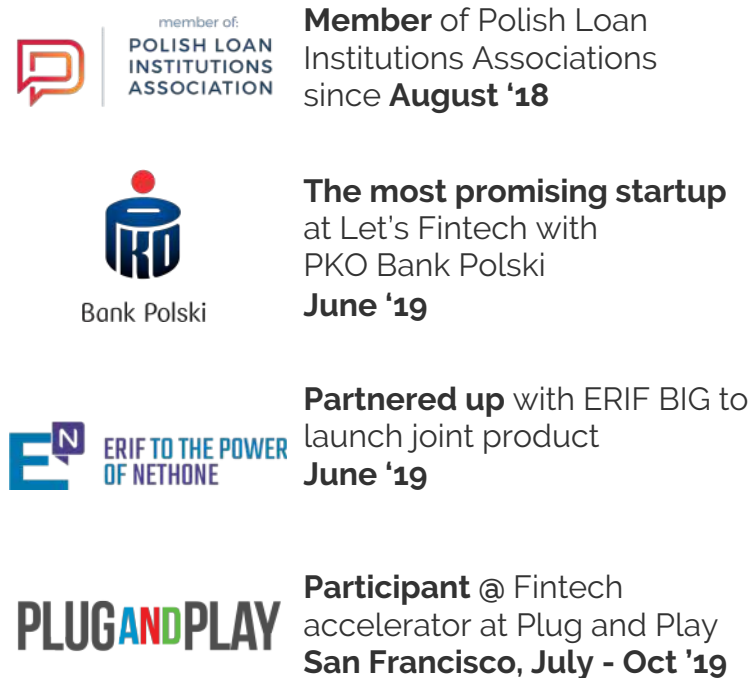
FinTech Connect, 3rd Dec '19, London

Team of ~65 tech enthusiasts with top-class data science, engineering, and business skills

## We gathered experience in world's top institutions

Cooperated with experienced entities to gain valuable insights

Member of Polish Loan Institutions Associations since **August '18**

The most promising startup at Let's Fintech with PKO Bank Polski **June '19**

Partnered up with ERIF BIG to launch joint product **June '19**

Participant @ Fintech accelerator at Plug and Play **San Francisco, July - Oct '19**

And are trusted by many clients worldwide

Advanced digital players are a subject to ~4% of annual revenue loss due to different types of fraud

1,18%

1,53%

Loan
fraud

Affiliate
fraud

Ad
fraud

1,5%
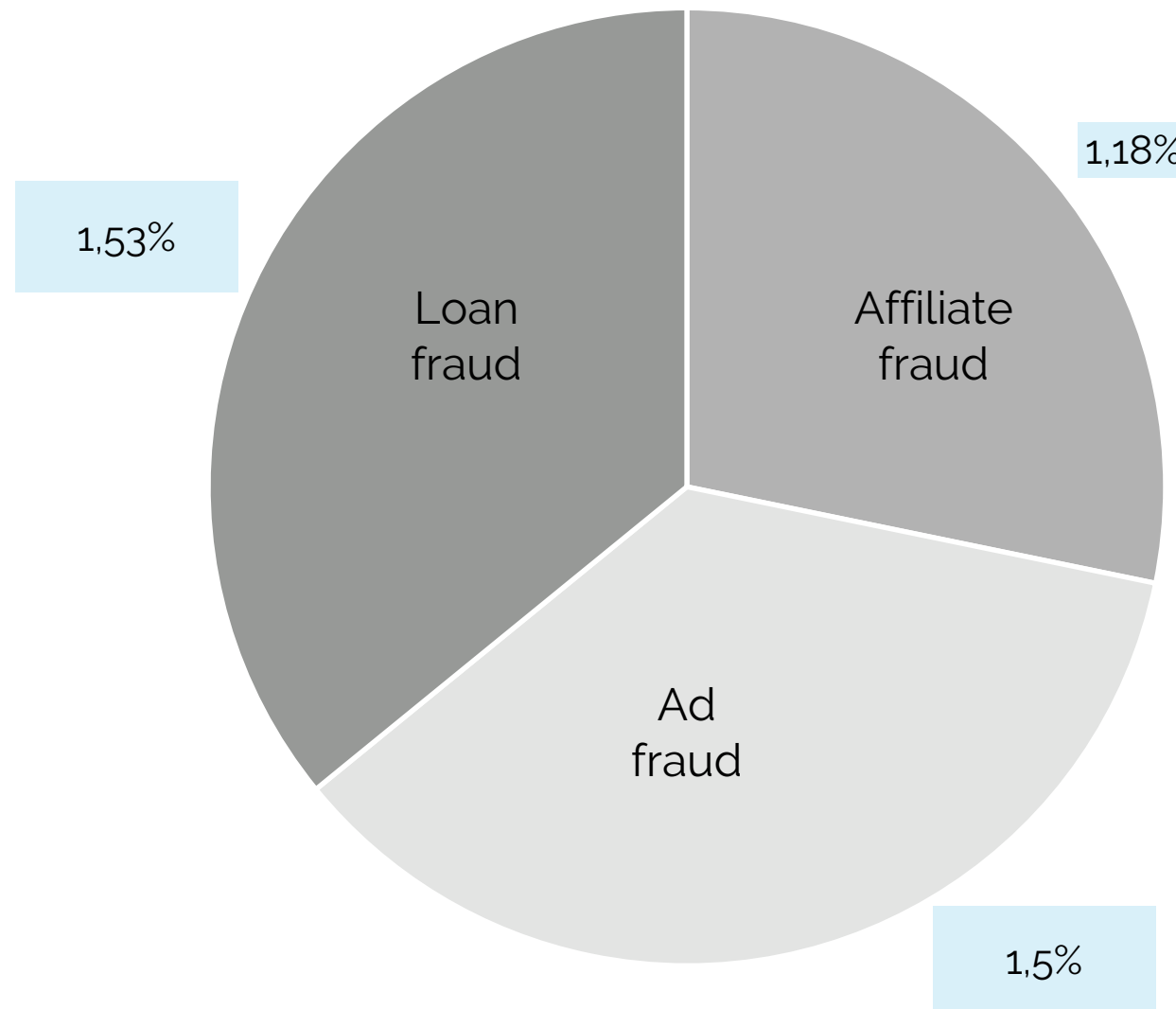
Extensive set of low-level attributes supplement the scoring

Hardware, software and browser intelligence

- GPU characteristics
- GPU detection
- Virtual machine detection
- Number of processor cores
- Mobile device detection
- Mobile emulation detection
- Battery
- Server OS detection
- DOM rendering engine anomalies
- HTML quirks
- Special cookies (based on HTML technologies, self regenerating)
- Popular fraudster's tools detection
- Spoofing detection
- Incognito mode detection
- Browser quirks
- Various fingerprints

Behavioural data collection

- Mouse/Touchpad movements
- Swipes/Touches or scrolls
- Keystroke dynamics
- Gyro readings
- Accelerometer
- Clipboard usage

Network intelligence

- IP geolocation
- TCP/IP stack analysis and anomalies detection
- Connection type detection (Wi-Fi, cellular) based on low level network analysis and/or browser features checks
- OS Fingerprinting
- VPN/Proxy/Tunneling detection
- Tor detection
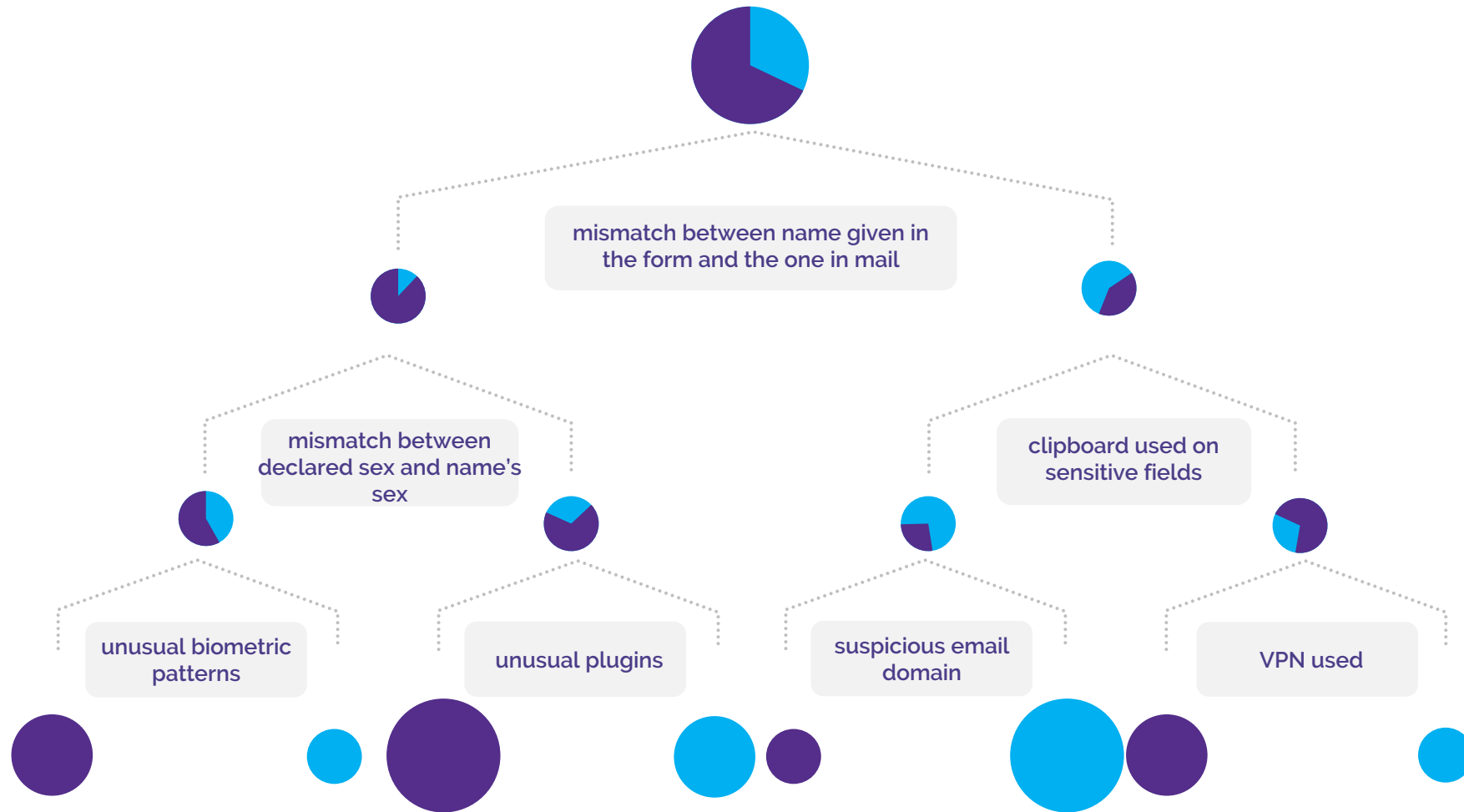- Public IP leak /Local IP leak
- Server-based connection detection

ML can go through **125 times more variables** and find complex correlations that increase accuracy of predictions
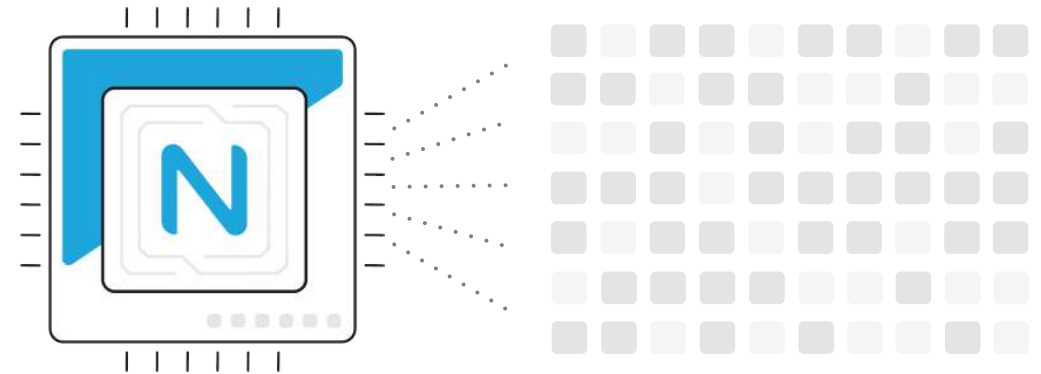
5,000+ attributes

Most importantly, we challenge each declarative data point to pick anomalies

Looking for similarities to distinguish legitimate user from fraudster


mismatch between name given in the form and the one in mail

mismatch between declared sex and name's sex

clipboard used on sensitive fields

unusual biometric patterns

unusual plugins

suspicious email domain

VPN used

Provided data feed can enhance internal logic and scores even better, thanks to our proprietary solution

Nethone helps **save money** on the verification process and achieve **higher repayment rate**
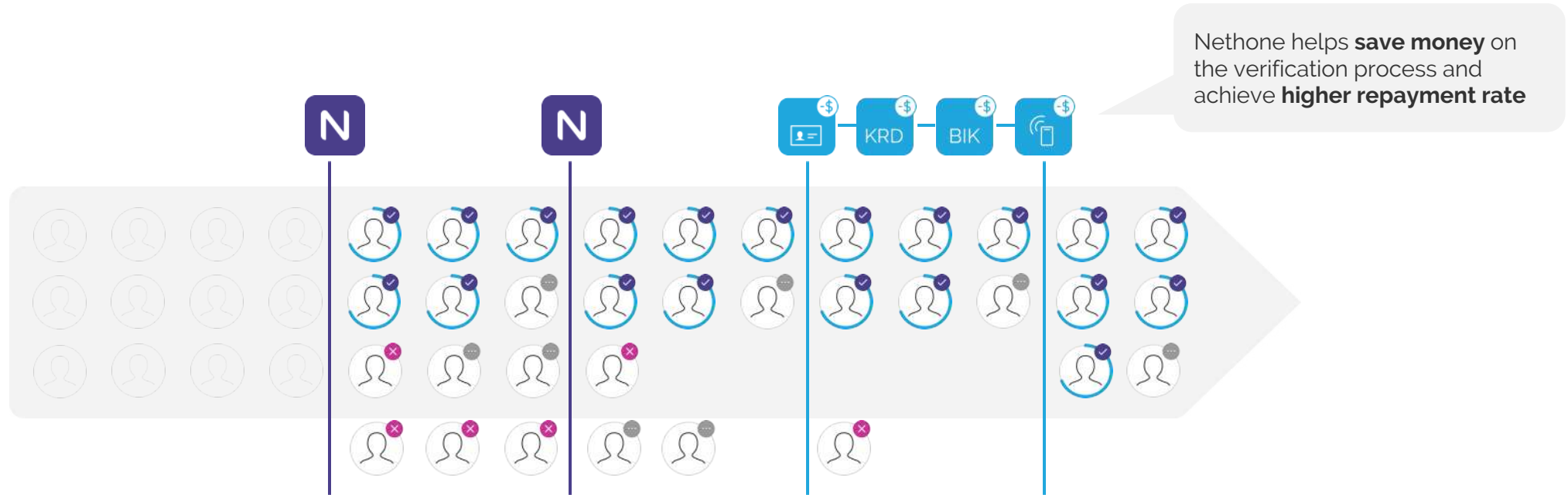
Thanks to profiling, you **can segment clients** more effectively and deny fraudsters or users with suspicious behavior at the very early stage of the process.
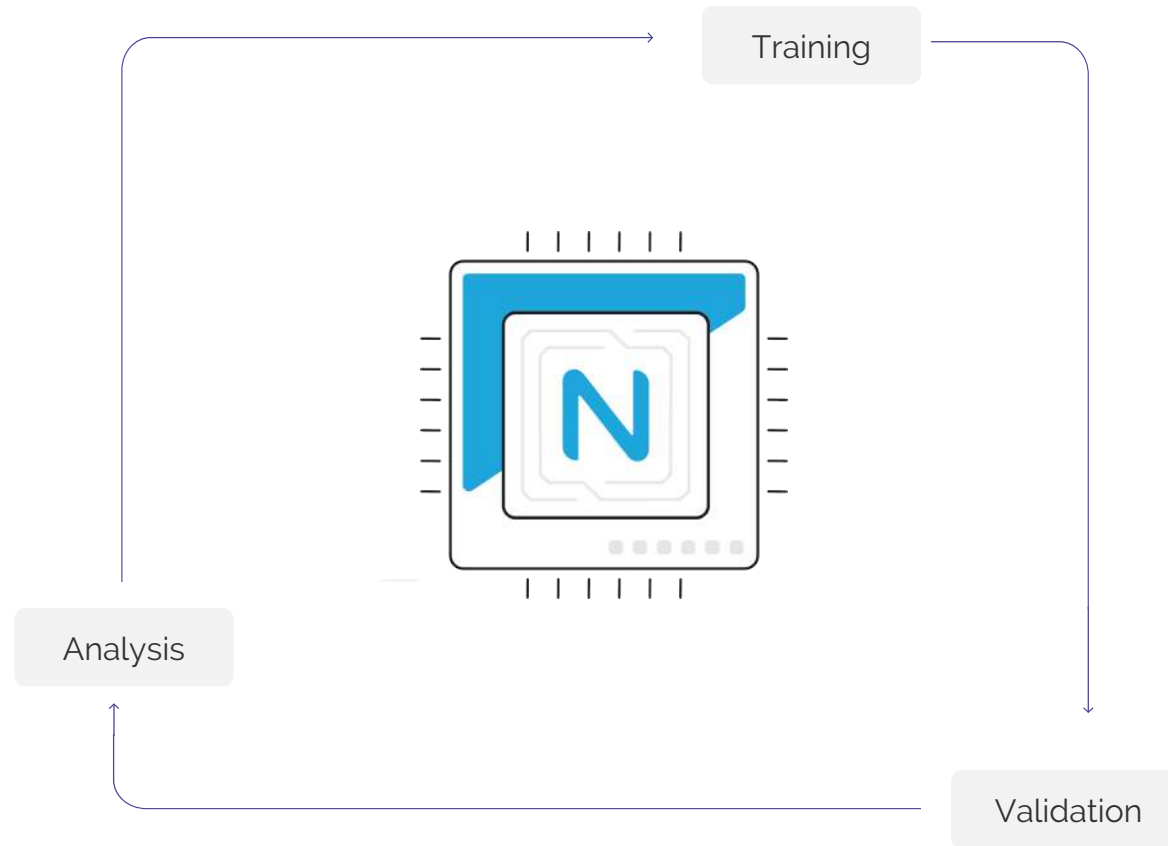
Legitimate client   Fraudster   Legitimate, but denied a loan

Digital and hard data boost the precision of risk assessment
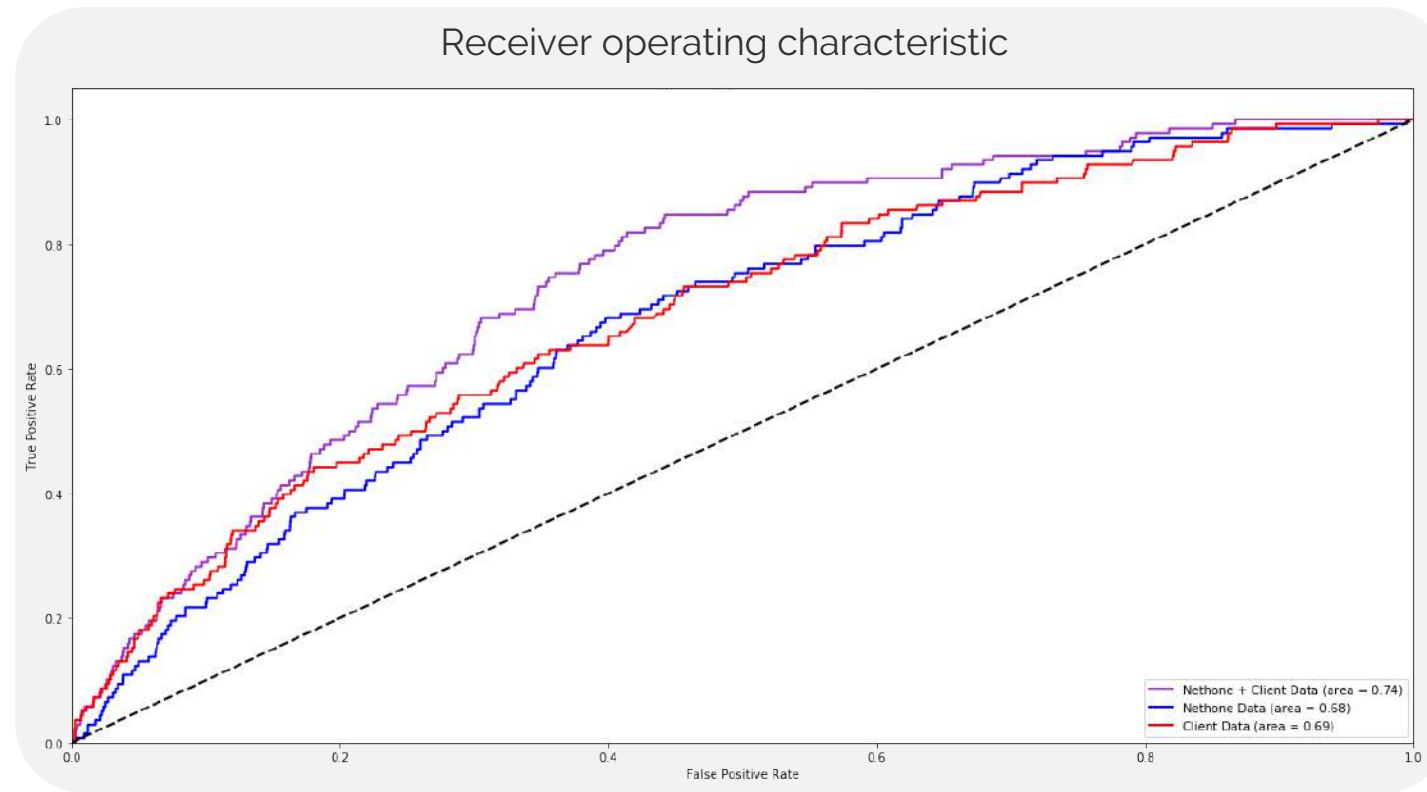
By adding Nethone data, our client has **increased precision of the model by 0.05,** what directly resulted in higher repayment rate and financial gains.

The key is to keep models constantly improved – practice makes perfect

Training

Validation

Analysis

Benefits resulting from digital analysis using deep profiling techniques and machine learning

Safety

Peace resulting from fraud prevention, that secures your business from anonymisation, automation, and anomalous behaviour.

Risk assessment

Enhanced **quality and optimisation** of internal credit-scoring systems and processing of the transactions thanks to the 5000+ attributes that enrich the context.

Savings

Real savings deriving from reduction of the fraud rate, number of nonperforming loans and operational costs.

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