

Save hundreds of thousands of dollars through fraud detection

Data breaches through social engineering affect a credit union’s revenue stream and future productivity; damage its reputation and brand; and compromise organizational member, and employee data. As you would expect, the weakest part of your defense is not your firewalls or security protocols, but your front line – your agents. The challenge is that training for service representatives focuses primarily on helping members, not authenticating them, and that’s why the core of fraud in the contact center is still good old-fashioned social engineering.

The telephone accounts for

46%

of all breaches social engineers caused[†]

making it the #1 medium for social attacks

Smart Track

Adapt Smart Track was created for just this reason — to give agents the information they need to help authenticate members and identify fraudsters. Smart Track logs and analyzes each call made into your credit union contact center, **proactively** alerting your agents, supervisors and the CU’s fraud team in real-time when it detects suspicious activity.

Detects and prevents fraud

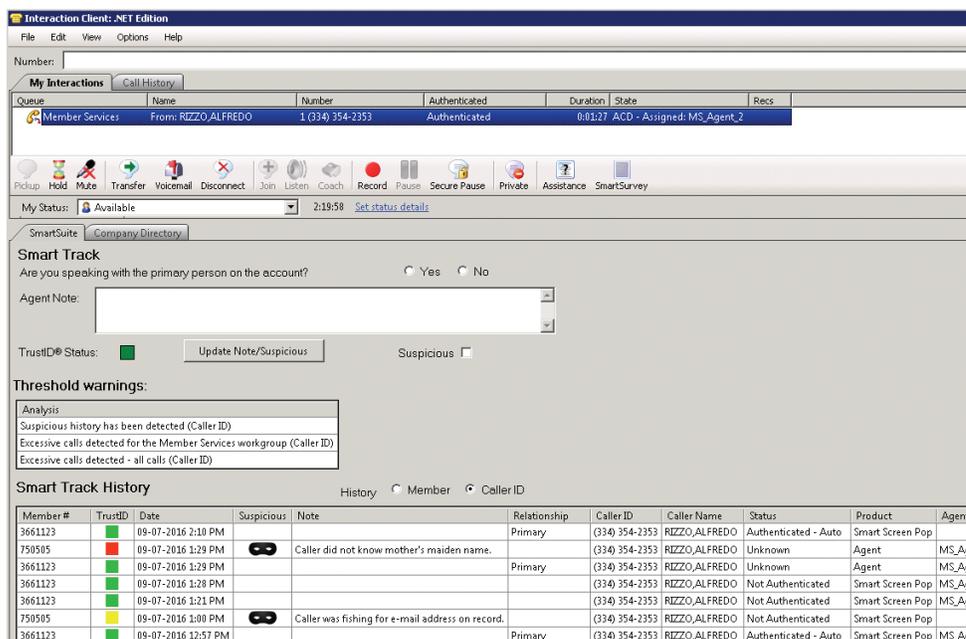
Built on top of the Customer Interaction Center® (CIC) from Genesys/Interactive Intelligence® and part of the Adapt SmartApps suite, Smart Track is the fraud detection and prevention application that integrates into your core, requires no additional hardware, and has the potential to save your credit union hundreds of thousands of dollars annually.

Integrates into core systems in real-time providing a single user interface with account information that helps agents quickly and accurately authenticate callers to increase security and greatly reduce fraud.

Provides early warning to contact center agents, supervisors and the CU fraud team, displaying suspicious behavior alerts like excessive call patterns, authentication failures and prior account flags.

Improves the member’s experience by giving the agent knowledge of a member’s recent interactions, displayed by caller ID and by account at the agent’s point of answer.

Requires no additional hardware since it is built on CIC and leverages Adapt SmartApps for authentication, making deployment fast and easy with no extensive implementation necessary.



My Interactions

Queue	Name	Number	Authenticated	Duration	State	Recs
Member Services	From: RIZZO, ALFREDO	1 (334) 354-2353	Authenticated	0:01:27	ACD - Assigned: MS_Agent_2	

Smart Track

Are you speaking with the primary person on the account? Yes No

Agent Note:

TrustID® Status: Update Note/Suspicious Suspicious

Threshold warnings:

Analysis

- Suspicious history has been detected (Caller ID)
- Excessive calls detected for the Member Services workgroup (Caller ID)
- Excessive calls detected - all calls (Caller ID)

Smart Track History

Member #	TrustID	Date	Suspicious	Note	Relationship	Caller ID	Caller Name	Status	Product	Agent
3661123	<input checked="" type="checkbox"/>	09-07-2016 2:10 PM			Primary	(334) 354-2353	RIZZO, ALFREDO	Authenticated - Auto	Smart Screen Pop	
750505	<input checked="" type="checkbox"/>	09-07-2016 1:29 PM	<input checked="" type="checkbox"/>	Caller did not know mother's maiden name.		(334) 354-2353	RIZZO, ALFREDO	Unknown	Agent	MS_Age
3661123	<input checked="" type="checkbox"/>	09-07-2016 1:29 PM			Primary	(334) 354-2353	RIZZO, ALFREDO	Unknown	Agent	MS_Age
3661123	<input checked="" type="checkbox"/>	09-07-2016 1:28 PM				(334) 354-2353	RIZZO, ALFREDO	Not Authenticated	Smart Screen Pop	MS_Age
3661123	<input checked="" type="checkbox"/>	09-07-2016 1:21 PM				(334) 354-2353	RIZZO, ALFREDO	Not Authenticated	Smart Screen Pop	MS_Age
750505	<input checked="" type="checkbox"/>	09-07-2016 1:00 PM	<input checked="" type="checkbox"/>	Caller was fishing for e-mail address on record.		(334) 354-2353	RIZZO, ALFREDO	Not Authenticated	Smart Screen Pop	
3661123	<input checked="" type="checkbox"/>	09-07-2016 12:57 PM			Primary	(334) 354-2353	RIZZO, ALFREDO	Authenticated - Auto	Smart Screen Pop	MS_Age

Agent dashboard to display caller and account/member activity history and threshold warnings to help combat fraud.

TRUSTID[®] Integration

Smart Track has been fully integrated with TrustID[®] Authenticator[™], which can be purchased and licensed optionally. TrustID Authenticator authenticates callers' identities

Smart Track History		
Member #	TrustID	Date
750505		09-07-2016 1:00 PM
3661123		09-07-2016 12:57 PM
3661123		09-07-2016 12:51 PM

before their call is answered. Valued callers get help faster. Suspicious callers get closer scrutiny. From voice phishing to social

engineering attacks, from VoIP to pay phones, TrustID is the only company that preemptively defends against modern criminals using any call type. The result of the TrustID analysis will be displayed on the Smart Track agent screens, captured in the call logs, displayed on the history review screens and provided on the Smart Track reports.

Smart Screen Pop Integration

Smart Screen Pop provides a smooth transition for agents to immediately move to the member/account record on the core application (or other application) after having authenticated the caller. Can be configured to pop the core application manually or automatically upon caller authentication. This integration provides the fastest and most secure way of authenticating a member to begin servicing them.

Smart Screen Pop

Member ID: 3661123 Status: AUTHENTICATED
Name: Jerry Brown Attempt Type: Attempted
Call Source: Smart Screen Pop

Account Members

Name	Relationship
Jerry Brown	Primary
Barb Thomas	Joint

Requirements

- Customer Interaction Center 2015 R2
- SmartApps version 4.3
- Requires Smart Screen Pop
- Microsoft SQL Server 2008+, Standard Edition (uses same database as other SmartApps)

Adapt Smart Track Features

- Fraud analysis based on call activity tied to the Member/Customer ID as well as Caller ID
- Integration into financial core systems for real-time data access
- User-created alerts for agents and supervisors:
 - Agent dashboard warnings showing when excessive calls have been made based on user-defined business requirements
 - Supervisor and fraud team e-mail alerts providing real-time information on calls that have exceeded defined thresholds
- Suspicious behavior flagging provides immediate alerts to supervisors and fraud team who can immediately monitor or join the current call
- Seamless integration to Interaction Recorder[™] from Genesys/Interactive Intelligence provides storage, tracking and searching of Smart Track information including account numbers, primary/joint account holders, and calls that have been tagged as suspicious
- Advanced member searching for un-authenticated callers
- Rich data provided to agents allowing them to manually authenticate the caller including:
 - Call time
 - Authentication path (product)
 - Call ID
 - Caller ID
 - Authentication results
 - Member/customer account number
- Notes field for agent comments on each interaction. These comments are made available to agents on future interactions
- Smart Track history review provides search and review of previous call history including all Smart Track data about each call and is available for any credit union employee who is using CIC's Interaction Client[®]
- Robust reporting provide insights into caller activity by member/customer number, caller id, and suspicious activity



Adapt Telephony Services, LLC (Adapt) is a global value-added reseller and integrator of on-premises or cloud-based contact center and unified communications solutions. For nearly 15 years, we have provided credit unions with CU-specific Smart Applications, pre-integrated with many financial cores and designed to transform the member experience, eliminate fraud and streamline member interactions. With more than 160 credit union clients, Adapt gets more out of the solutions we sell because we have the expertise, experience and disciplined processes to meet the challenges our credit union clients face in achieving a superior member experience. For more information, visit www.teamadapt.com.

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