

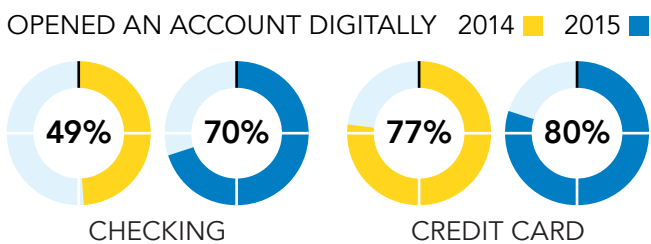
THE BALANCING ACT: Customer's Desires For Engagement With Frictionless Security

Financial institutions must support the channels and services that consumers demand in order to remain competitive. Unfortunately, the speed and convenience that these capabilities afford is a benefit to consumers and fraudsters alike.

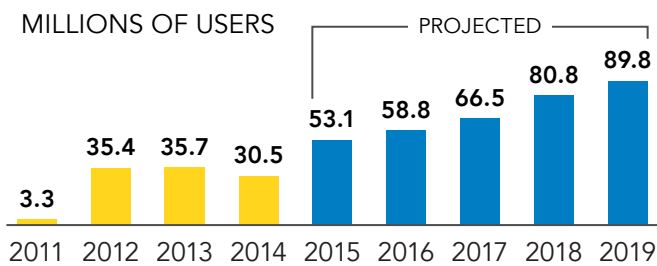
Handled poorly, these features provide wide-open doors for fraudsters.

NEW-ACCOUNT FRAUD ROSE **117%** SINCE 2014

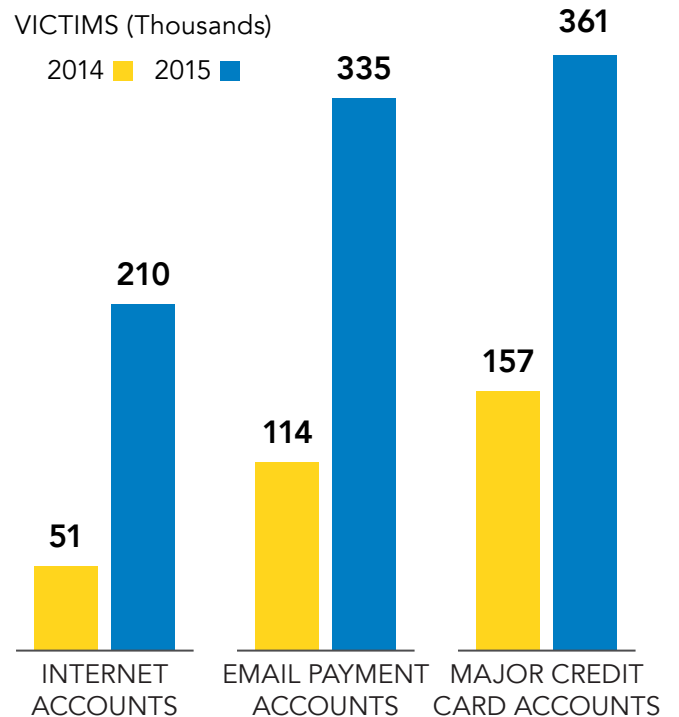
CONSUMERS GRAVITATE TOWARDS CONVENIENCE OF DIGITAL ACCOUNT OPENING



MOBILE WALLET USERS WILL REACH NEARLY 90 MILLION BY 2019



NEW-ACCOUNT FRAUD SURGES BACK



KEYS TO BALANCING THE SCALE: Consumer Need For Convenience vs. Risk of Fraud



SOLUTIONS:

Identifying account holders with tools such as device recognition, geolocation, and biometrics



ANALYTICS:

Behavior, transaction and customer interaction insights are central to curtailing digital channel fraud



PERSONNEL:

Security staff need to be innovative, wary of new fraud schemes, and mindful of customer needs



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VIEW THE WHITEPAPER:
[2016 Digital Channel Threat Report: Derisking Convenience](#)