

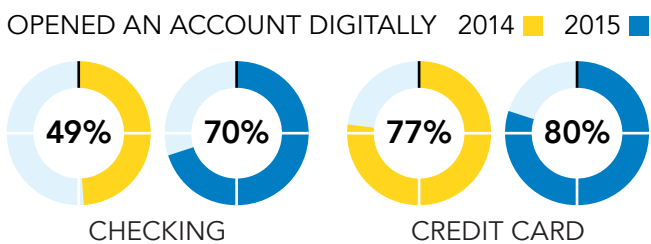
# THE BALANCING ACT: Customer's Desires For Engagement With Frictionless Security

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.

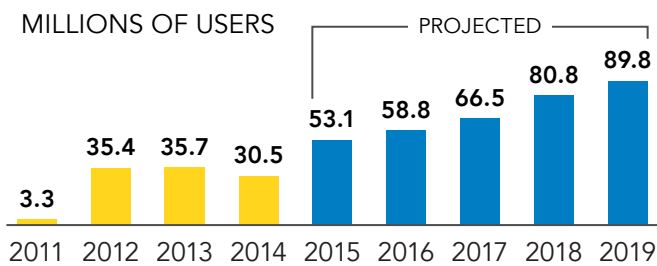
**Handled poorly, these features provide wide-open doors for fraudsters.**

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

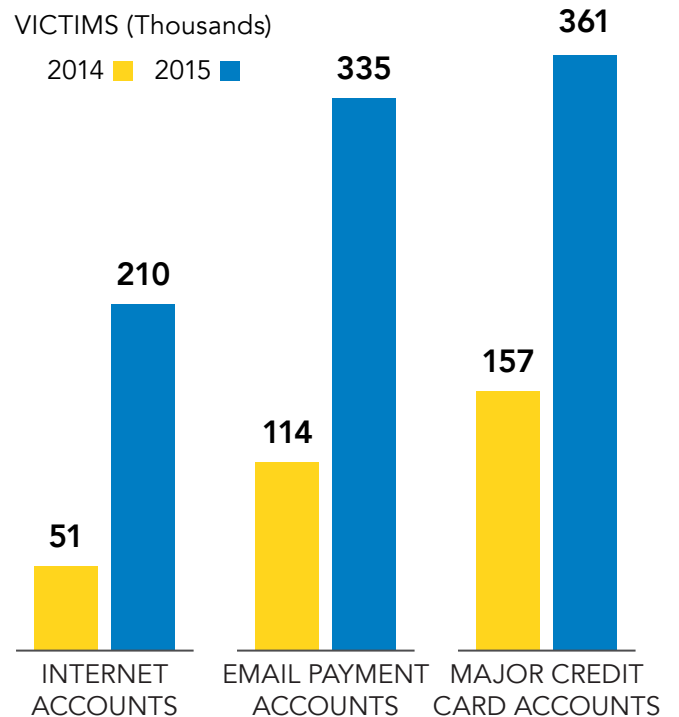
## CONSUMERS GRAVITATE TOWARDS CONVENIENCE OF DIGITAL ACCOUNT OPENING



## 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



**SAS** is the leader in analytics. Through innovative analytics, business intelligence and data management software and services, SAS helps customers at more than 80,000 sites make better decisions faster.

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