

How two global banks stay ahead of fraudsters—and protect customers—with Teradata Vantage

1 Reducing Abanca's Account Takeovers

The Problem

Abanca was looking for a way to combat account takeovers. It was experiencing a few concerns:

- Increasing fraud from digital and mobile channels
- A growing number of compromised devices and credential thefts, due to increasingly sophisticated attacks and end-user actions

The Results

After deploying Teradata Vantage, Abanca was able to:

- ✓ Reduce fraud losses
- ✓ Cut IT spend
- ✓ Increase customer satisfaction

2 Combating First-Party Credit Card Fraud at a Top 5 USA Bank

The Problem

A leading bank needed a better way to fight first-party credit card fraud. It was struggling with two concerns:

- How to measure the impact of integrating transaction data across products and aggregating transaction data at the household level
- A growing number of compromised devices and credential thefts, caused by increasingly sophisticated attacks and end-user actions

The Results

After deploying Teradata Vantage, the bank was able to:

- ✓ Develop a strategy that focused on false positive remediation
- ✓ Measure the impact of different model architectures and features

//ABANCA | VANTAGE

 **40% MORE**
True fraud detected

 **27-POINT**
Increase in NPS

 **10 MILLION**
Operations per day

Top 5 USA Bank | VANTAGE

 **40% REDUCTION**
in false positives

 **\$27 MILLION**
Savings

 **40 MILLION**
Accounts