



TRIDENT FRM™

# Intelligent fraud detection and prevention

## Key Benefits

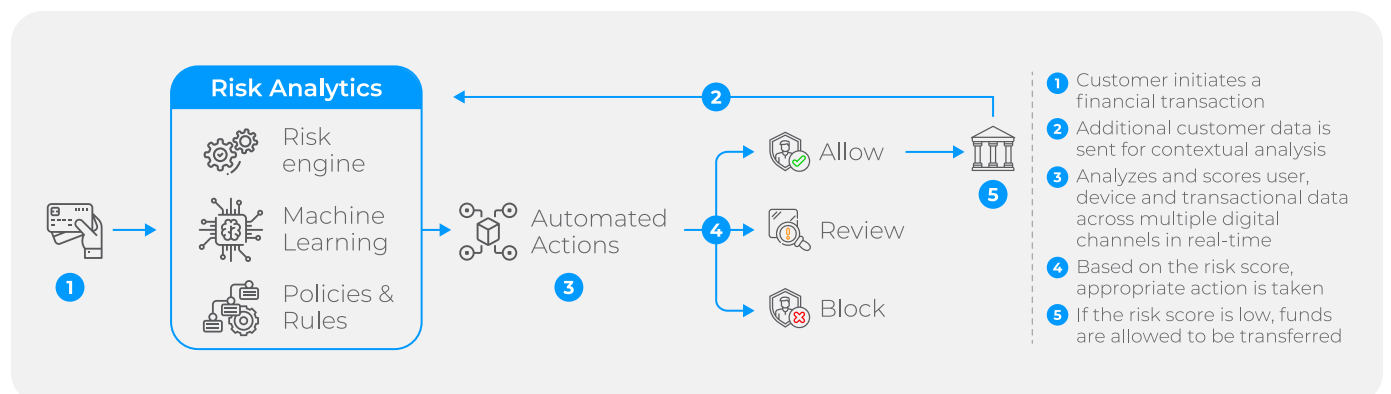
- Advanced rules engine that helps businesses write simple as well as complex risk policies
- Case management portal – for more flexibility and customization
- Architecture that can easily be integrated with external systems
- Clustered DB providing better throughput, low latency, and resilience
- Ability to assess new type of transaction or channel with minimal code change
- Ease of onboarding and maintenance
- Minimal user friction
- Better user experience

## Business Challenges

As digital payment services evolve, so does online fraud. Tedious security measures can lead to poor customer experiences. Banks and digital payment service (DPS) providers find it challenging to combine top-end security with a frictionless user experience.

## Product Overview

TRIDENT FRM™ is a comprehensive risk assessment and fraud detection and prevention system that identifies fraud in real-time. By evaluating every transaction against data points from multiple channels and devices, it calculates and assigns risk scores. As fraud patterns and customer behaviors evolve, the risk engine studies, learns, and adapts itself offering accurate risk scores. Based on these scores, recommendations are given whether to accept, challenge with additional strong authentication, or reject a transaction.



## Critical Differentiators

- Real-time scoring: 100% of transactions (payment and non-payment) are scored in real time
- Multi-channel ready
- Ability to add dynamic and complex rules through simple configuration changes
- Modularized micro-services architecture built on modern technology stack allowing scaling vertically or horizontally
- Out-of-band authentication for high risk transactions supported via TRIDENTITY Check app integration
- Easy to deploy and configure – both on-premise and hosted options available
- Secure Administration Console delivers issuer-specific custom dashboards, reports, analytics, RBA summaries, and alert reports
- Efficient case management console streamlines processes and reduces operational costs
- Fast and easy onboarding with Wimbo Risk Management Team
- Zero-downtime upgrade through our high availability architecture

## Key Features

- Comprehensive risk assessment based on multiple data sources – internal and external
- Real-time risk score generation
- Pre-defined rules to enable instant transaction scoring
- Risk-profile-based recommendation engine to minimize manual intervention
- Rich back-end graphical UI to configure dynamic rules
- Self-learning model which adapts to changing consumer behaviour and fraud patterns
- Holistic view of the consumer built from diverse data points
- Feedback model from transaction and fraud patterns

## Related Products

- **TRIDENTITY Check**  
App and SDK based solution for step-up authentication with offline OTP
- **ACCOSA IVS™**  
Comprehensive suite of authentication solutions. Compliant with EMV® 3-D Secure specifications and architecture

## Supported environment

- **Devices**  
Android, iOS, PC
- **Browsers**  
Apple Safari  
Google Chrome  
Microsoft® Internet Explorer®  
Mozilla Firefox
- **Standards and protocols**  
3DS 1.0, EMV 3DS 2.0

For more information, please visit: <https://www.wibmo.co/fraud-and-risk-management/>

### About Wibmo Inc.

Wibmo Inc., a Cupertino, CA based company, is a leading technology and service provider for the financial services industry. While the company is best known for its hosted risk-based authentication and payment security services, it provides solutions ranging from mobile payments, fraud and risk management, prepaid solutions and a host of merchant services. With a significant footprint in APAC, Wibmo grows globally exploring newer markets while maintaining a strong presence in the region.