



**Digital Risk Management  
and Intelligence Platform**



**“49% of global organisations have been a victim of financial crimes, up from 36%.**

**31% of companies that suffered from fraud are victims of cybercrime”**

## Overview

GBG Instinct Hub manages swift and frictionless digital onboarding of omnichannel applications (online, mobile, app, and branch) your customers submit.

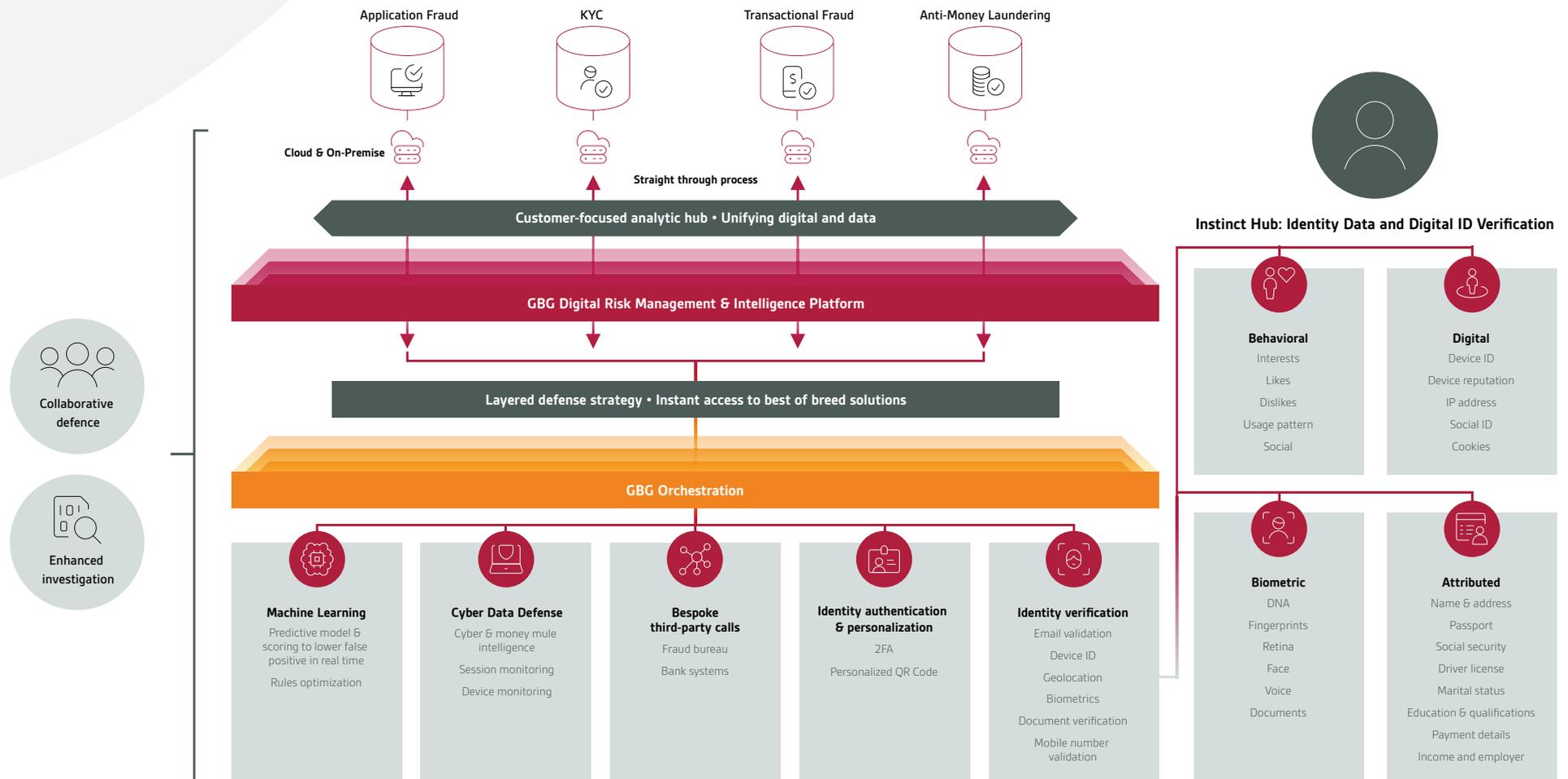
The solution can be flexibly deployed via on-premise, hybrid, private cloud or public cloud. Instinct Hub is upscale to combat complex financial crimes 4.0 attacks in across online, cyber and branch, designed for organizations who are embracing digital transformation, e-banking channels and launching digital banking products.

GBG Instinct Hub provides a full suite of layered defence for KYC/AML and digital onboarding fraud protection. It is the newest version of Instinct, which builds in machine learning, orchestration capabilities, improved user interface and dashboard, as well as improved workflow for enhanced productivity.

# Solution Diagram Overview

Instinct Hub is designed to protect against modern day fraud typologies:

- Omnichannel fraud attacks – Online, mobile, app and branch
- Application fraud on current and new payment methods – Credit and debit card, e-wallet, instant credit card
- Account takeover
- Malicious software using malware, bots, Trojan to target online and mobile transactions
- Identity fraud – first party, synthetic ID, social engineering



USP

## **Straight through process to onboard good customers from digital channels faster**

- Exchanges data across vertical silos and provides a convergence of information from historical records and external web, digital and social data sources for better decisioning
- Predictive analysis harness in machine learning intelligently suggests new rules, new variables, and recommend threshold parameters to improve detection
- Reduce false positives by up to 20%\* which improves operational gain and process efficiency for fraud investigators
- Develop an enriched client database for marketing campaigns and customer profiling

\* Based on beta test results with sample of customers





## Use case

# Lower false positives to manage growth of digital expansion

### Challenges

- Higher number of fraud activities due to larger volume of applications through digital channels
- Addition of complex cyber-attack vectors to mitigate once organizations open themselves to online channels
- Difficulty to construct detection rules and respond with new ones agilely
- Ongoing maintenance of fraud detection rules against latest fraud trends
- Higher false positives as online channels are typically more ambiguous
- Case management inefficiency with lack of experience and hindsight

### How Instinct Hub can help

#### GBG solution identifies:

- Machine learning can detect potential fraud risk, learn and mitigate potential fraud loss
- Offer pre-configured models tested and proven against financial crime typologies
- Identify unknown patterns providing incremental fraud detection as compared to traditional rule-based system
- Utilizes predictive analytics to identify good customer traits to allow good customers through quickly

USP

## Reduce fraud loss at the point of onboarding

- Identify more online fraud by up to 30%\* with machine learning
- Manage complex financial crimes with Instinct advanced anomaly detection and data enrichment features
- Increase data reach to repositories for higher fraud assessment accuracy with Orchestration
- Leverage existing data from the bank to evaluate user behavioural patterns

\* Based on beta test results with sample of customers

**“One of the fastest growing region in reported financial crime is APAC, with a growth to 46%, up from 30%”**

**“Financial crime rates Europe continues to grow. In Eastern Europe at 47%, surpassing Western Europe at 45%”**



USP

## **Increase speed to market to drive customer growth**

- Keep valuable customers happy with sub-seconds application processing and risk assessment process
- Streamlined onboarding process integrating the bank's front and back-end systems seamlessly
- Launch new branch and online products faster with ready end to end platform infrastructure
- Integrate with various new data sources faster with plug and play Orchestration API
- Customizable and modular solution provide customers a choice to their preferred configuration, variables and volume of rulesets to cater to both Enterprise and SME requirements
- Ability to process  $\geq 2M$  application per day for precise match or fuzzy match

## Use case

# Launch new digital engagement products like e-wallet and instant credit card with surety

### Challenges

- New products are attractive target for fraudsters due to immaturity in defences
- Lack of effective counter measures for new products introduced resulting in uncertainty of fraud risks and potential losses
- Consumers in the digital age demand speed and frictionless experience, creating less time to filter out bad actors
- Converging silo data and additional data sources to validate customers across new digital channels quickly

### How Instinct Hub can help

- Orchestration enables
  1. Configuration and integration of in-house silo data warehouse and 3rd party sources
  2. Enriching of the narrow amount of data available for new products with risk intelligence on device, cyber, identity, location, email, and bespoke data sources
  3. Enhanced accuracy in instant decisioning when onboarding quality applicants – with improved real time application fraud analytics on each individual by utilizing added intelligence
- Pre-configured detection rules within Instinct Hub provides turnkey fraud defence and compliance management best practice
- Fraud analysts are provided the power to react to threats in real time by orchestrating the fraud detection process quickly and easily

### The outcome

Increase detection accuracy to fast track good customer throughput – through real time ingestion and risk analysis of rich digital and cyber channel attributes

# USP

## Enhance branding and reputation

- Manage cost of compliance with proven best of breed AML solution\*
- Protect your customers by detecting organized fraud attacks on them
- Increase your customers' confidence and trust with your organization

\* Chartis AML Watchlist Report, 2019



# USP

## Operational efficiency, effectiveness gains and informed decisions

- Automated review alerts and easy visualization of information to prioritize case management and manage fraud analysis
- Better user experience with dynamic workflow investigation
- Enable financial crime team to easily convey insights to others, spot outliers and emerging trends with link analysis (**Figure 1**)
- Enables the investigator to triage the review and action of applications more efficiently by presenting relevant matched applications in one screen, eliminating the need for back and forth toggling to compare matches and an advanced search functionality (**Figure 2**)
- Instinct Dashboard provides quick graphical summary of daily alerts and actions (**Figure 3**)

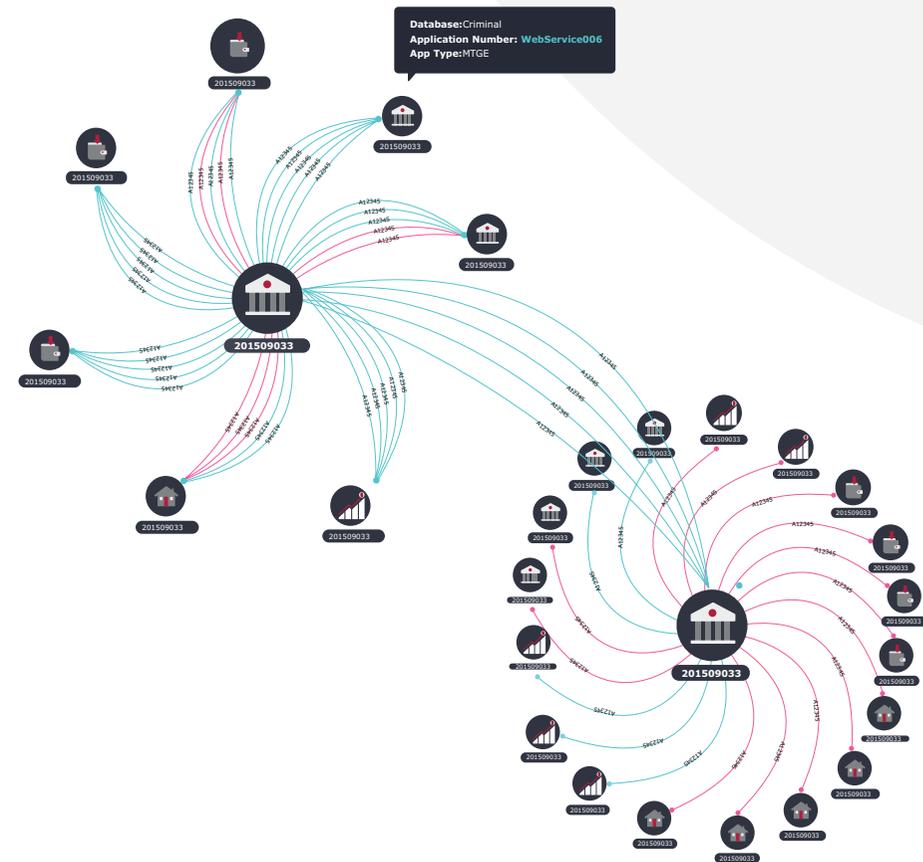


Figure 1 - Link analysis



Dashboard

Overview **My Queue (992)**



Organisation	Country Code	Application Number	Application Date	Application Type	Amount/Limit	Case Number
GBA	AU	2019102304320	11/05/2019	AUTO	15000	C029338
GBG	AU	2019102405650	12/05/2019	CARD	150000	-
GBA	AU	2019102300000	13/05/2019	AUTO	20000	-
GBG	AU	2019102397600	13/05/2019	AUTO	80000	-
GBG	AU	2019102357700	14/05/2019	AUTO	110000	C024335
GBG	AU	2019102300000	14/05/2019	MTGE	13000	-
GBG	AU	2019102565403	14/05/2019	AUTO	34000	-
GBG	AU	2019102320000	15/05/2019	CARD	23000	-
GBG	AU	2019102345500	16/05/2019	CARD	11000	-
GBA	AU	2019102378700	16/05/2019	MTGE	12000	-
GBG	AU	2019102760000	16/05/2019	CARD	400	-
GBG	AU	2019105600770	17/05/2019	AUTO	500	-
GBG	AU	2019102300450	17/05/2019	AUTO	1100	-

Number of results per page  < 1 - 10 of 992 >

Figure 2- Review triage

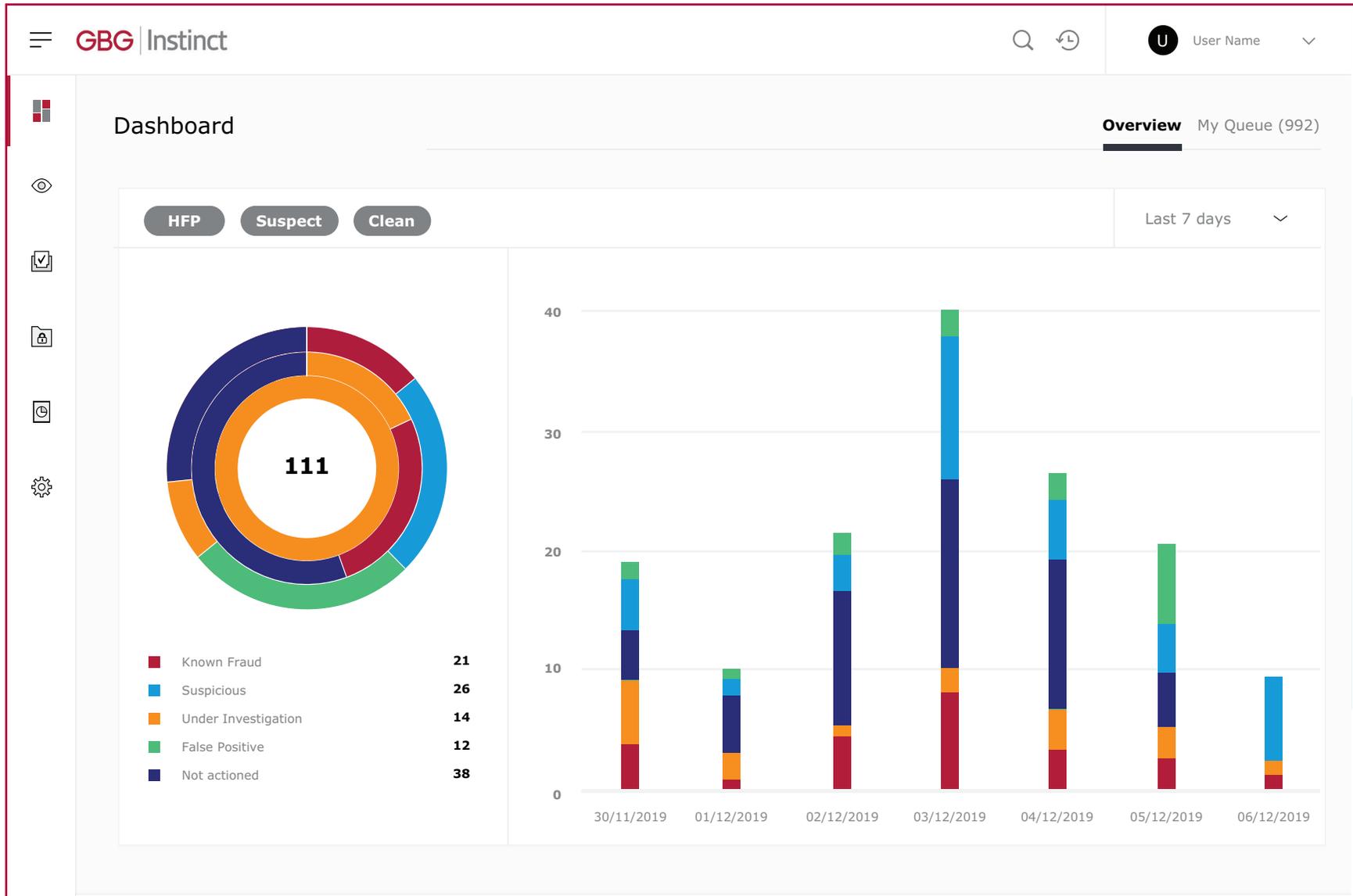


Figure 3 - Instinct Dashboard

Use case

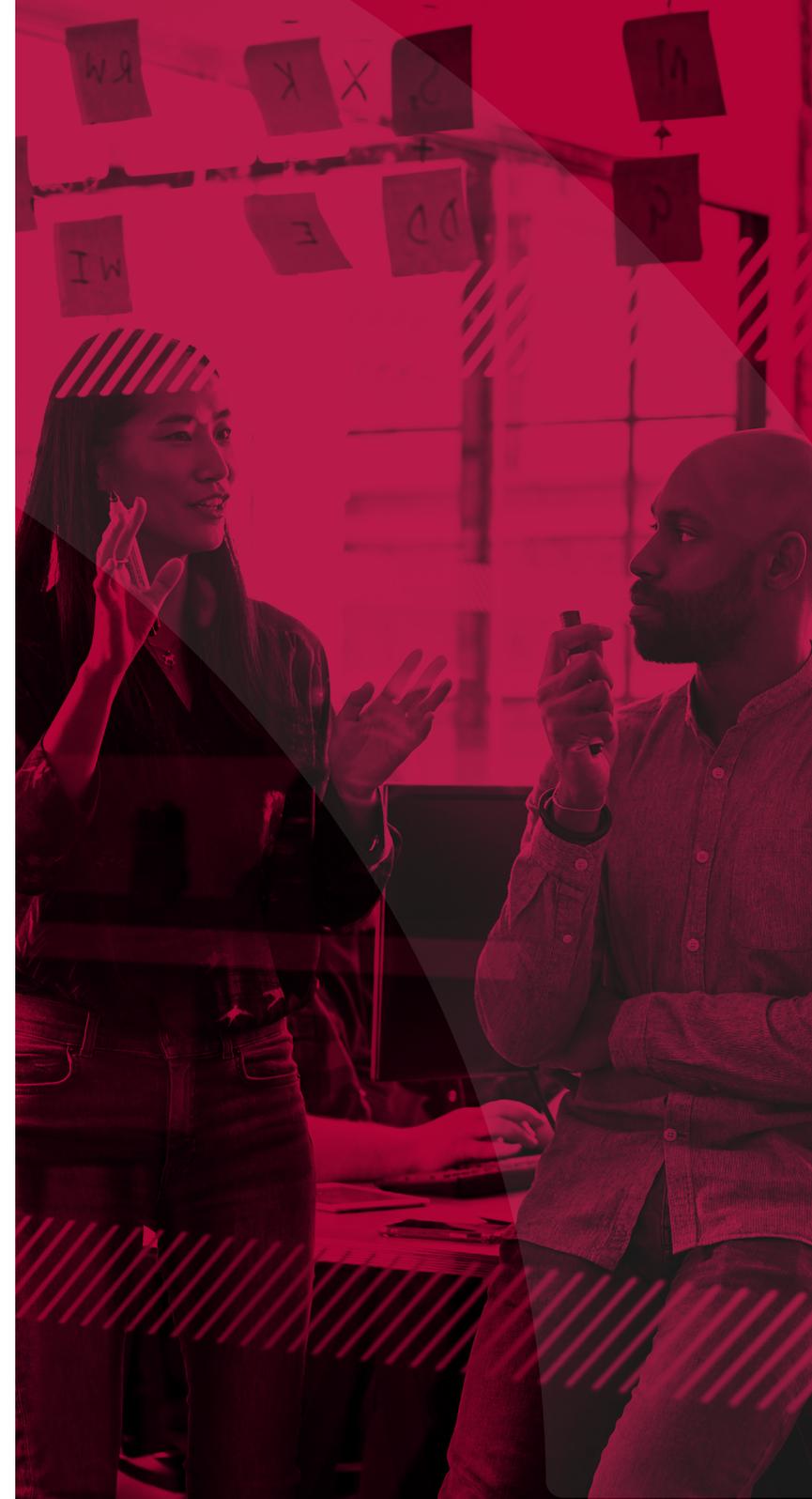
# Ease the Burden of Compliance

## Challenges

- Labour-intensive compliance obligations
- Poor customer onboarding experience
- Accuracy is paramount
- Onerous process to collect, monitor and investigate customers

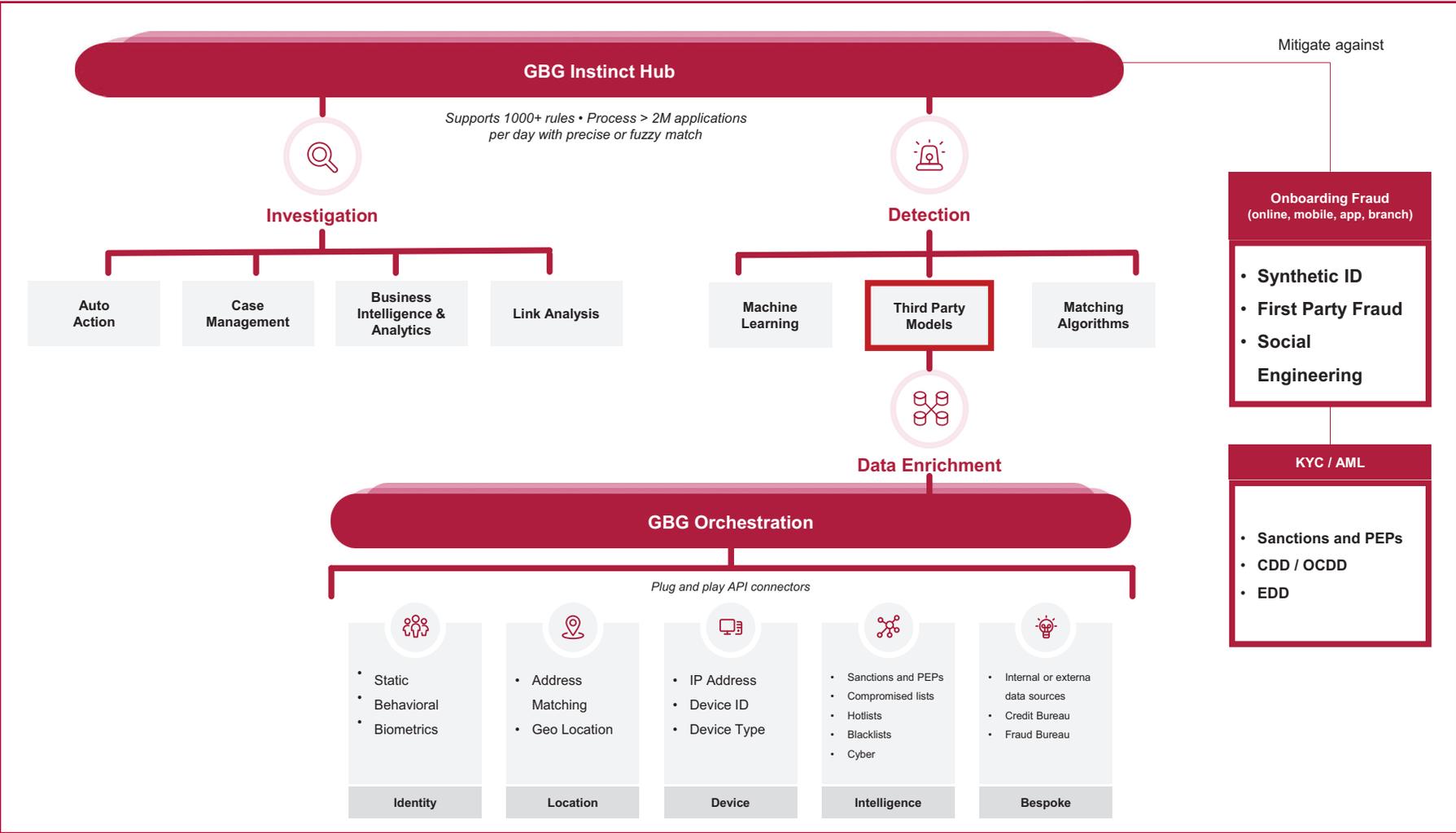
## How can Instinct Hub help

- Instinct Hub automates the customer risk rating through intelligent KYC risk framework in real-time to provide a fast, accurate decision
- Orchestration automates the data call outs for investigation including PEPs and sanction, CDD and EDD
- Helps investigators review cases for further investigation while maintaining a compliance audit trail
- Risk engine and customization rules enable fast and accurate decisioning



# Instinct Hub Architecture

Enhancing fraud detection and investigation with data enrichment





# About GBG

**GBG is a global technology specialist in fraud, location and identity data intelligence with offices in 18 locations worldwide.**

For over 30 years, GBG has been accessing and verifying identities, to the standards set by financial regulators, of more than 4.4 billion people worldwide or 57% of the world's population. GBG has a network of over 270+ global partnerships and access to 510+ datasets to provide data with accuracy and integrity.

In the fraud category, GBG manages end-to-end fraud and compliance needs across a range of industries including financial services (international, regional and local banks, auto finance companies, P2P lending, mutual companies, and credit unions), government services, retail, betting and wagering. Some of our customers include 90% of top tier banks in Malaysia, BNP Paribas Personal Finance in Spain, regional banks like HSBC, and major wagering players like Tabcorp.

## **For more information about GBG Instinct Hub**

**E:** [contact@gbgplc.com](mailto:contact@gbgplc.com)

**W:** [www.gbgplc.com/apac](http://www.gbgplc.com/apac)

## **GBG Offices worldwide**

**APAC:** Beijing, Canberra, Jakarta, Kuala Lumpur, Melbourne, Shanghai, Shenzhen, Singapore, Sydney

**Rest of World:** Barcelona, Dubai, Germany, Turkey, UK, US