



CYBER FRAUD

Building Resilience Against Digital Threats

By: Matt Meis

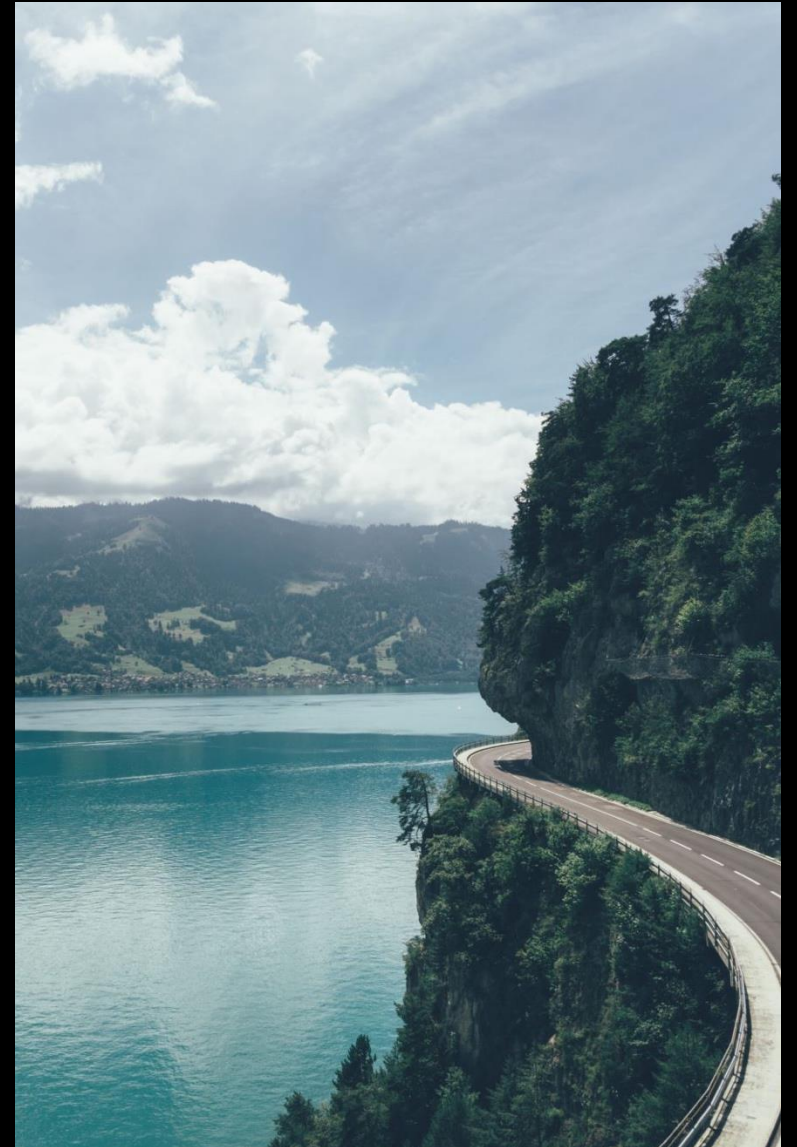
WHO IS THIS GUY?

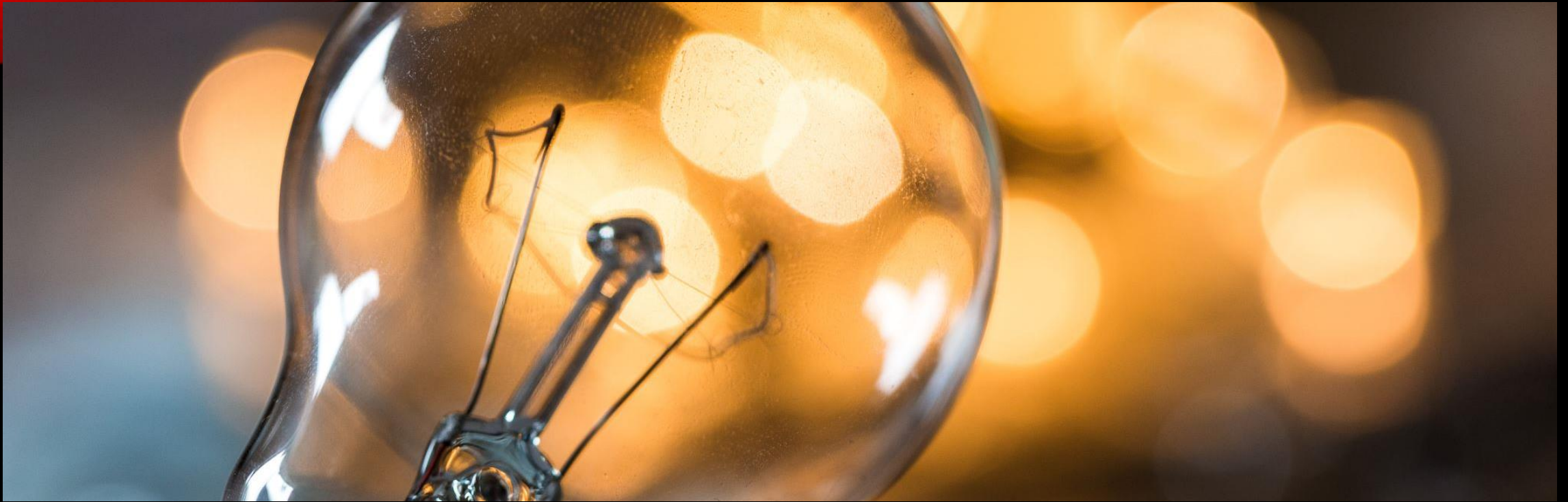
- Cyber Fraud Manager
- Developer
 - Wire Fraud System
- Fraud, Cybersecurity, and Data Nerd
- Educator
 - College courses
 - Community materials
 - Book: [Survive Online](#)



AGENDA

1. Why you need a Cyber Fraud Team
2. What is a Cyber Fraud Team?
3. Cyber Fraud Maturity Model
4. Cyber Fraud Kill Chain
5. Add ROI at the end.





WHY YOU NEED A CYBER FRAUD TEAM



THE NEED

- Escalating Threat Landscape
- Financial Impact
- Customer Trust
- Collaboration



WHAT IS A CYBER FRAUD TEAM?

WHAT WE DO



Why We Do It

Member Impact

Fraud Prevention

Reduce Attacks



FLASHPOINT

TOOLS



FingerprintJS

- **Intelligence**

- Flashpoint
- Recorded Future

- **Device/Location Biometrics**

- FingerprintJS
- Sheild

- **Behavioral Biometrics**

- BioCatch
- ThreatMetrix

- **Data**

- Internal data warehouses
- Web Logs



SQL



MOUSE ACTIVITY

Speed, Movement Patterns and Scroll Preferences



KEYSTROKE MOVEMENT

Speed, Shortcuts and Advanced Keys



TOUCHSCREEN BEHAVIOR

Press Size, Area and Pressure



DEVICE MOVEMENT

Gyro, Orientation and Scrolling

TEAM FOCUS AREAS





BUILDING A CYBER FRAUD TEAM

The Maturity Model

CYBER FRAUD MATURITY MODEL

Reactive

- Ad Hoc Response
- Reliance on member and employee reporting

Foundational

- Defined Processes
- Regular Employee Training and Awareness
- Fraud Policy Framework

Proactive

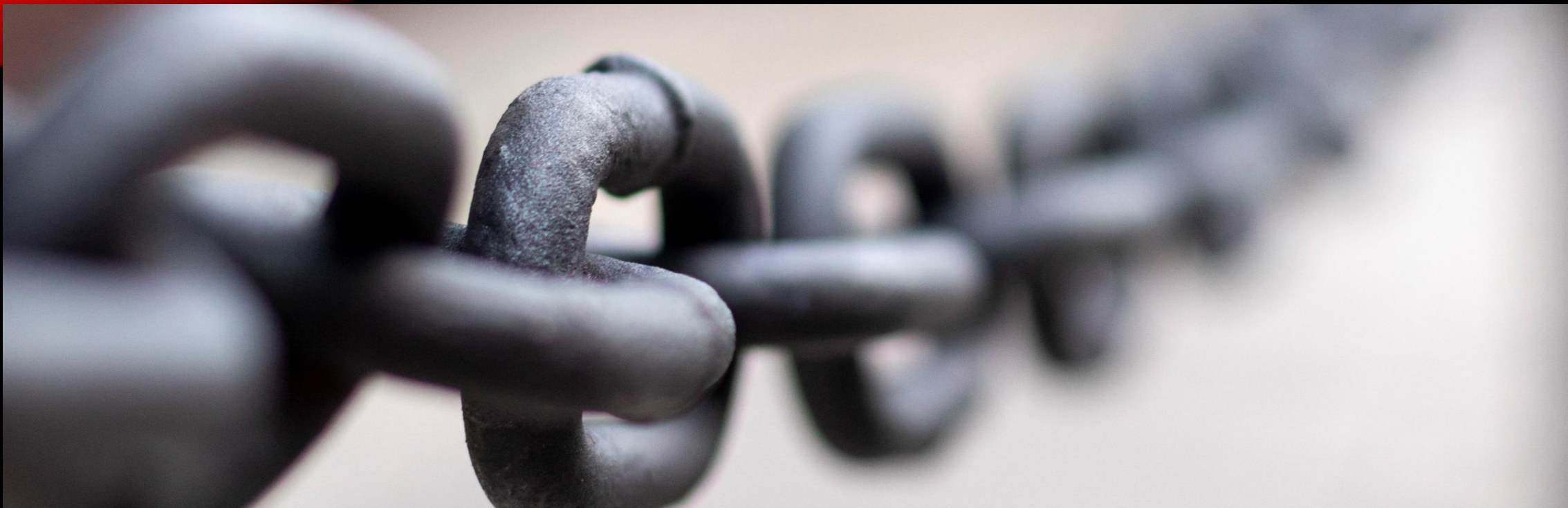
- Fraud Risk Assessments
- Cross-Functional Collaboration
- Behavioral Biometrics

Data-Driven

- Fraud Metrics
- Predictive Modeling
- Advanced Fraud Detection Systems

Adaptive

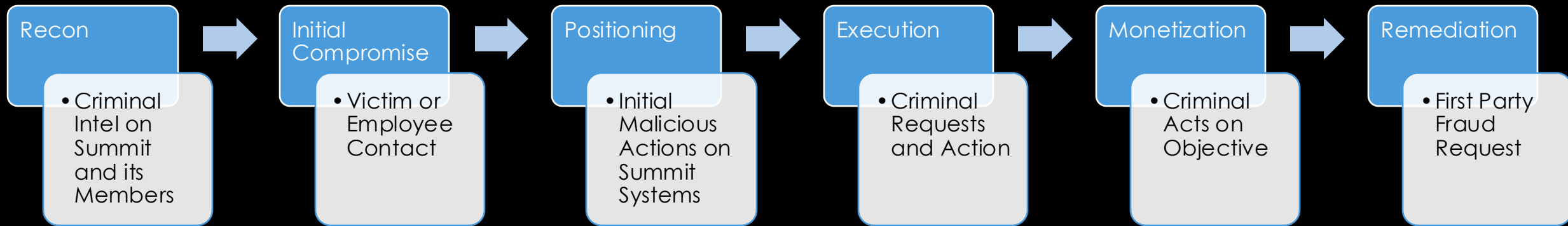
- Fraud Center of Excellence
- Threat Intel Sharing
- Continuous Learning



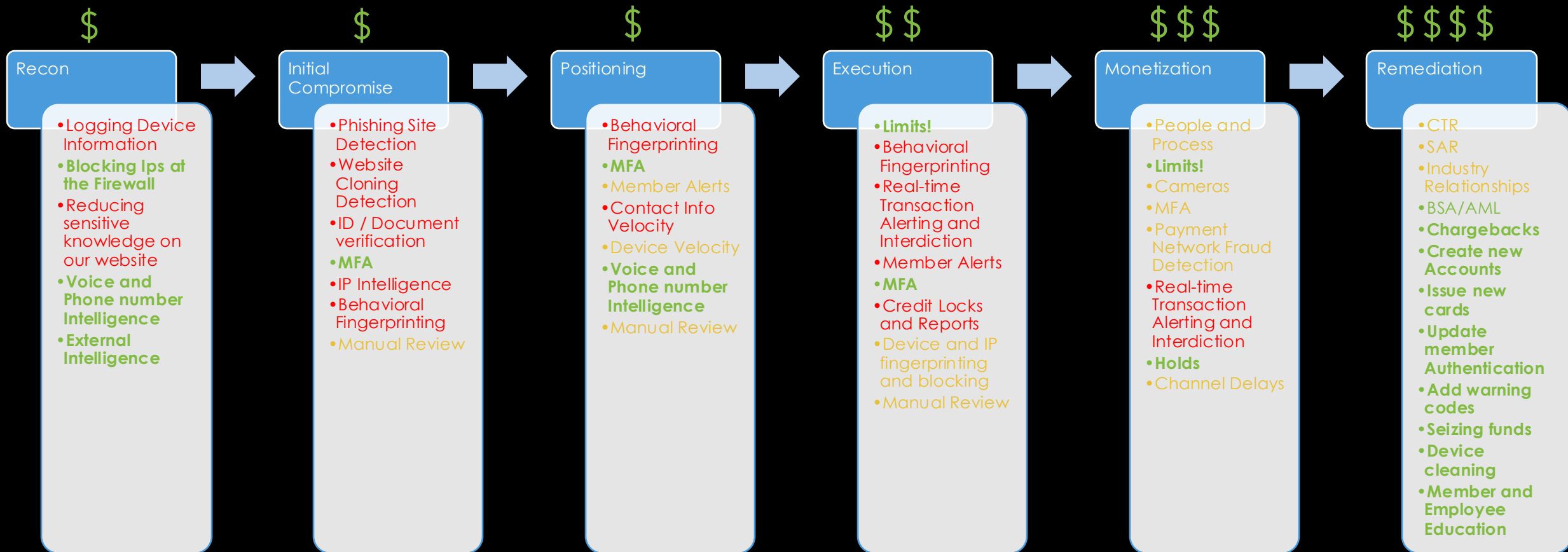
KILL CHAINS

We need to break the chain

CYBER FRAUD KILL CHAIN



CYBER FRAUD KILL CHAIN – DEFENSE TACTICS



ROI OF A CYBER FRAUD TEAM

- **Intelligence**
 - Return within 1 year
- **Device/Location Biometrics**
 - Return within 1 year
- **Behavioral Biometrics**
 - Return in less than 2 months





QUESTIONS

WANT TO LEARN MORE?

SecFraudOps Newsletter:

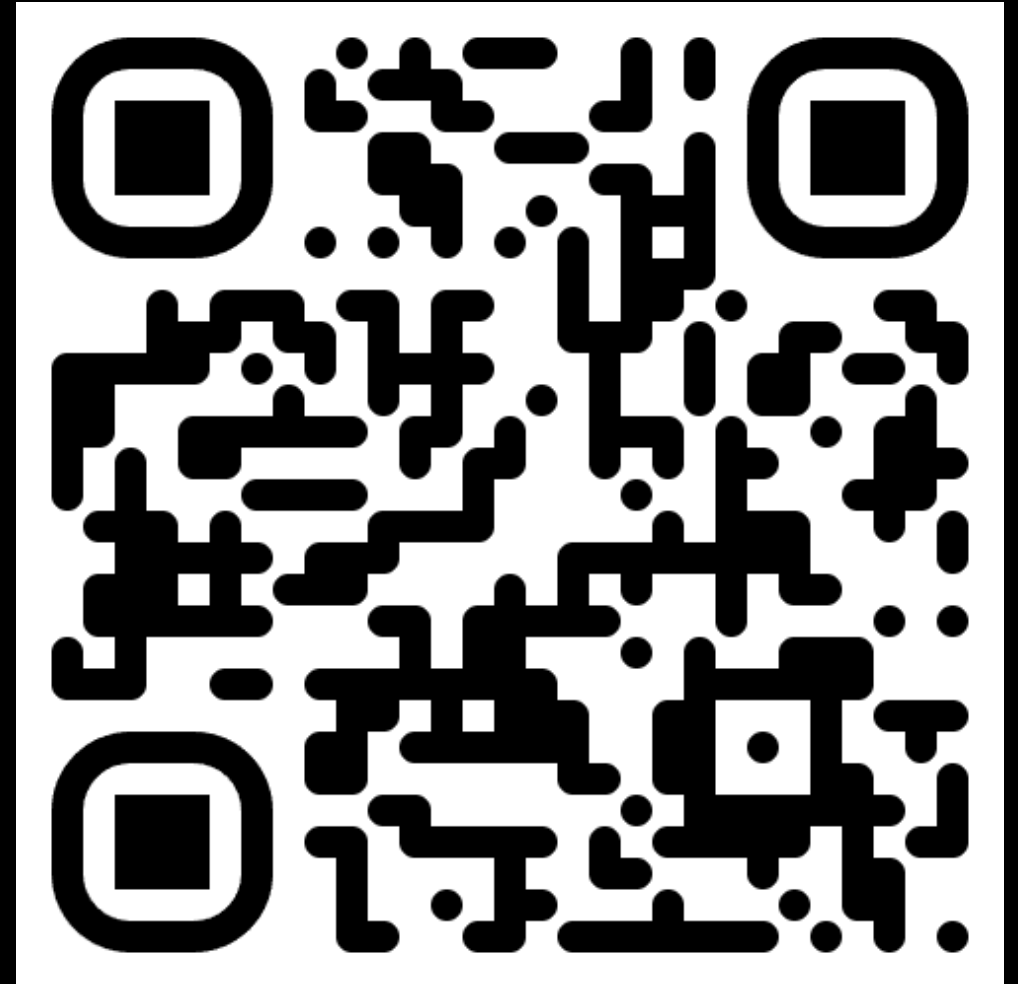
<https://secfraudops.substack.com/>

Book: Survive Online

<https://www.learn cybersecurity.net/book>

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