

Reducing Fraud and Insider Threats in Call Centers

Your call center employees frequently handle sensitive data including directly and indirectly monetizable data, such as gift certificate codes, gift card and equipment re-issuance, payment card details, and social security numbers.

While typical fraud prevention tools have focused on reducing fraud from third parties that exploit call centers through social engineering, Nullafi® Shield™ helps mitigate fraud losses caused by the call center employees themselves.

Nullafi gives you the visibility to see the data accessed by employees as well as the data entered — across any application, regardless of ownership or location. Nullafi also keeps you up-to-date by providing robust automated alerting and reporting capabilities so you can easily stay

informed of risks, as well as meet regional and national compliance requirements.

Call centers are truly unique in that your thousands of employees all use applications you don't license.

When fraud occurs, you're held responsible for it, but you face a major challenge investigating the incident with very limited or no access to information about which employees entered what information into what applications.

Nullafi solves this problem by monitoring at the network level, showing you who entered what information, where, and when, all the way down to the field level, while remaining invisible to employees.

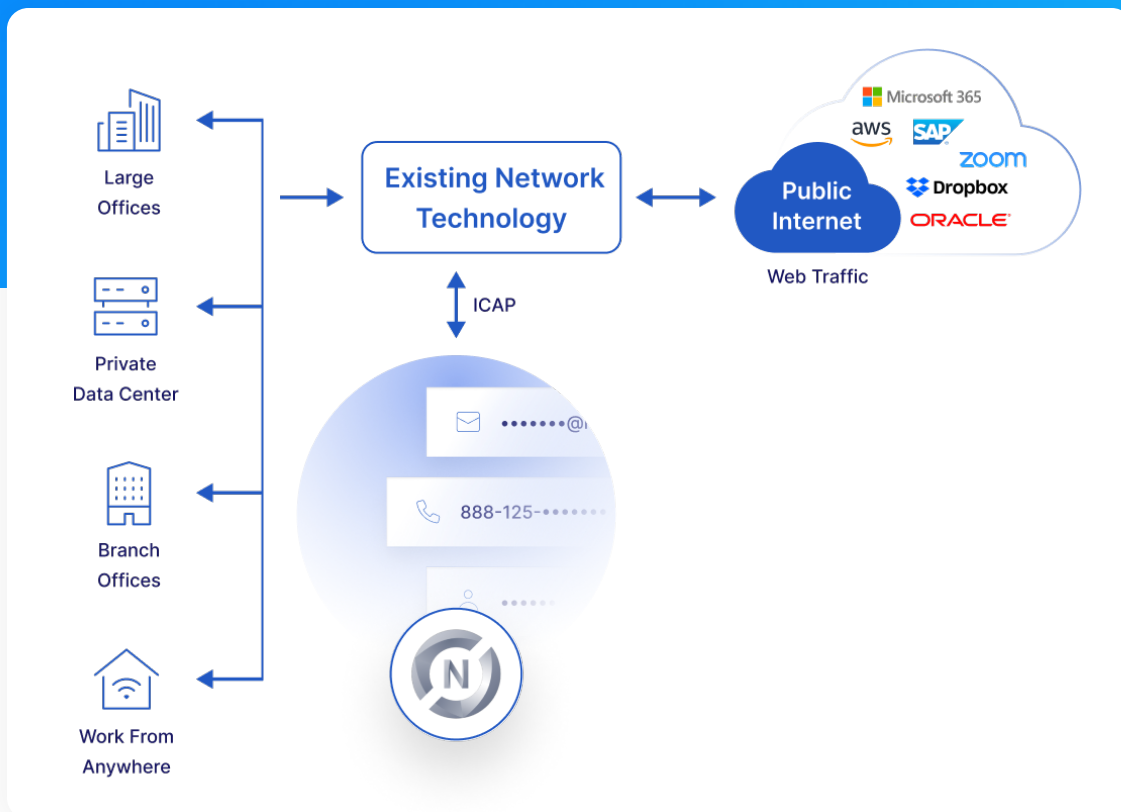


Figure 1: Nullafi Shield sits between applications and endpoints and works with existing network technology to monitor access and obfuscate individual data elements according to the user's identity, before they get to the user's device.

Example Use Case:

A common activity for many call center representatives is to reissue a lost electronic gift card for an end customer. However, since these gift cards have monetary value, some unscrupulous representatives redirect a portion of these to an email account they themselves control.

Without proper data monitoring, you can't identify which representative is making fraudulent transfers or enumerate the instances of fraud committed. Additionally, if one employee exploits another employee's credentials to complete these fraudulent transactions, it will be difficult for you to identify who is responsible.

Nullafi provides the monitoring necessary to identify the representative involved, if unusual credentials were used for a given IP, and each occurrence associated with that representative or the account to which the gift card was transferred. With this intelligence, you can quickly identify and stop these fraudulent behaviors and minimize fraud losses.

Key Benefits:

- **Instantly gain visibility** to investigate fraudulent events and malicious insiders. Correlate across platforms/systems and users with full history to uncover what occurred.
- **Gain a full audit trail** of who, what, and when. In the event of fraud, perform a deep investigation with the full history of the data accessed, by whom, when, from what IP address, and what changes were made.
- **Stay informed of the latest activities** with custom alerts based on the criteria and frequency you specify to get the notifications you want without the noise.
- **Implement granular access control** at the data field level. Nullafi can intelligently recognize and control access to specific data types based on the rules you establish.
- **Redact sensitive data** to prevent unauthorized use or data loss. Reduce risk from malicious insiders through strict controls that limit data access to a need-to-know basis.
- **Deploy rapidly** to gain immediate value. Since data is redacted at the network level and requires no underlying application integration, there are no complex configurations or maintenance tasks. Setup can be completed in 15 minutes.
- **Monitor without invasive technology:** Unlike invasive screen capture monitoring, Nullafi can actually prevent fraud by controlling access to sensitive data — or reveal what has happened if a trusted employee with access goes rogue — all without integrations or an agent to deploy.

Key Features:

- **Network-level monitoring:** By identifying and capturing data at the network level, Nullafi removes the need for access to application-provided log files and can provide cross-platform monitoring.
- **Robust and flexible alerts and reports:** Nullafi can provide up-to-the-minute alerts on what rules are activated, user activity, data types being transmitted, and/or even data values seen or submitted within your network so you can stay informed and reduce the time, cost, and complexity of meeting compliance requirements.

- **Plain-language rules:** Write easy plain-language access rules and perform full-text searches without the need for training or professional services.
- **No integrations:** Nullafi does not require any API access, plugins, or integrations. Instead, we use an ICAP server to accomplish monitoring and filtering at network level with granular controls and full audit history.
- **Data stays within the environment:** The solution is installed within your environment so you can maintain storage of the records consistent with your compliance requirements and you own access to the data.
- **Underlying data remains unaltered:** Filtering and redaction occurs during network response to request through the ICAP server, so underlying databases are never altered and applications won't break.
- **A single platform to monitor multiple systems:** With Nullafi, you can easily implement a least privilege strategy with a single platform and monitor multiple systems with the same granular access controls.

The Nullafi Impact

Nullafi® Shield™ provides proprietary data access controls so you can quickly, easily, and comprehensively protect sensitive data.

With Nullafi, your users see only the data they need to see, giving your organization unprecedented control over data access. With just a simple 15-minute setup by configuring network controls, you'll be able to

detect and redact sensitive data — and gain visibility into data access across third-party platforms.

Ready to get the access control and monitoring you need to prevent insider fraud in your call centers? If you'd like to get started, [please schedule a demo on our website](#); we'd love to hear from you!

About Nullafi

Nullafi is a fast-growing provider of data security software that helps organizations easily protect sensitive data without business interruption.

Nullafi helps customers solve challenges such as data access management, security and privacy compliance, fraud, and insider threats, with unprecedented visibility and control over data access.

With rave reviews from analysts, multiple patents granted, and strategic partnerships, Nullafi is transforming data security as we know it.

For more information, visit www.nullafi.com.