Industry Brief

Expedite player onboarding and maintain regulatory compliance.

Reduce fraud losses and exceed players' expectations.

Player experience is critical in online gambling. With their migration to mobile devices, player expectations for frictionless, instant access has never been higher.

This experience needs to be balanced against the realities of organized fraud, new regulatory mandates for stronger customer authentication and social responsibility. The recent allowance by the U.S. Supreme Court for online sports betting opens up a new market for U.S.-based operators, but without online fraud prevention operators may be more at risk. iovation provides online gambling solutions that satisfy competing demands: catching fraud and cheating, authenticating players, providing an outstanding player experience and helping to manage player self-exclusion.

Our Experience

Types of online gambling businesses that use iovation to prevent fraud:

- Platform providers
- Sports betting
- Bingo
- Casino sites
- Poker
- Lotteries

Transactions protected by iovation over the past 12 months	Online gambling customers	All customers
Number of transactions protected	**582** million	**10.1** billion
Number of risky transactions stopped	**47** million	**497** million
Number of reputation reports submitted by analysts	**1.2** million	**22.8** million
Percent of devices previously seen by iovation	**84%**	**72%**

Create an Outstanding Experience and Shut Down Fraud

Preventing fraud and protecting online gambling businesses. Fraud prevention and player experience solutions for online gambling.

Dramatic changes are reshaping the online gambling industry. High market growth, increased taxes and a shift from land-based operators towards online gambling. And competition is increasing. Every new player counts. Every new VIP player is crucial to long-term success.
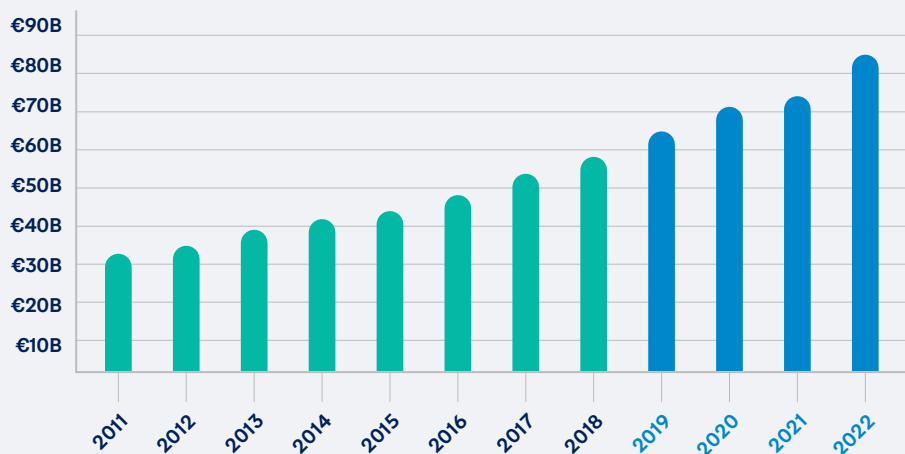
Player habits are also shifting. In the last 6 years, iovation has seen transactions processed via mobile devices grow at an average annual rate of 95% from only 6% in 2012 to 70% in 2018. [1] As players have moved from desktop computers to mobile devices, their expectations have also increased. They expect to be able to setup a new account and play quickly and seamlessly. They expect a consistent experience across all of their devices.
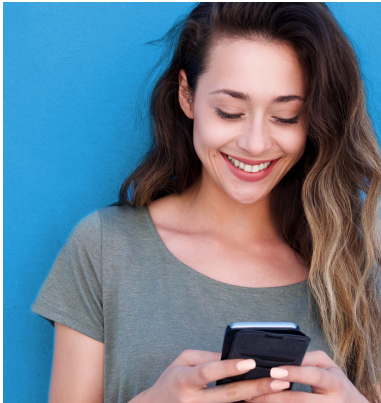
[1] 2019 iovation Gambling Industry Report, iovation, (2019, February)

[2] Historical data based on Global Gambling Industry: State Of Play In 2018, Casino.org, (2018) Retrieved July 17, 2018 from https://www.casino.org/gambling-statistics/

[3] Forecast CAGR based on H2 Gambling Capital forecast for global online gambling through 2022. Source: iGaming Dashboard – February 2018, igamingbusiness, (2018). Retrieved July 17, 2018 from http://www.igamingbusiness.com/news/igaming-dashboard-february-2018

Worldwide online gambling growth. [2,3]

While you work hard to support an outstanding experience for your players, fraudsters and cheaters are always seeking ways to take advantage. You need resources that will evolve with new fraud trends: smart tools, machine learning and crowd-sourced intelligence.

Finally, you must uphold your social responsibilities. Your business's self-exclusion policies must not only help problem gamblers but also help avoid regulatory fines and potential lawsuits for non-compliance. And as always, this needs to balance with what your players want.

And what do your players want?

They want easy access to play across all channels, at all times. Bet placement. Game play. Convenient and flexible deposit options. Too much friction at any point and players could click over to a competitor offering a smoother experience. Your team's job is to make it easier for players and harder for fraudsters and cheaters.

Your challenges:

- Manage player self-exclusion
- Fight multiple fraud and cheating schemes
- Bonus abuses make it difficult to attract and retain players
- Stop account takeover (ATO) without adding player friction
- Improve the login experience without sacrificing security
- Quickly identifying good players

Players expect a consistent experience across all of their devices.

The solution: Focus on your players device

Every transaction. Every engagement with your brand. Every attempt at fraud. They all rely on a web-enabled device. iovation knows the reputation of over six billion devices.

How iovation Stops Gambling Fraud

iovation's fraud prevention solutions use flexible business rules and advanced machine learning algorithms to stop devices with risky attributes and behavior.

Patented technology allows us to spot and stop coordinated cheaters and fraud rings by determining connected devices and accounts that span businesses and industries. Our comprehensive network of cybercrime fighting professionals submit device reputation reports that detail the type of fraud or abuse a device is confirmed to have committed. Types of fraud and abuse include:

- Bonus abuse
- Credit card fraud
- Player self-exclusion
- Affiliate fraud
- License violations
- Synthetic ID fraud
- Identity theft
- Account takeover

Your Challenges	Our Solutions
Bonus abuse impacts new player acquisition. You need to identify good players quickly and give them a stellar experience with generous incentives. Unfortunately, fraudsters exploit your bonuses.	We help identify good customers by their devices' characteristics and past behavior. When we detect a device that has been involved in past bonus abuse, we alert you before they can play.
Dealing with cheaters and fraudsters. Chip dumping. Collusion. All-in abuse. Not only do these violations threaten your bottom line, but they also undermine your players' experiences, and tarnish your brand's reputation.	Our online fraud detection and prevention solutions allow you to flag devices by specific types of past cheating behavior. We'll inform you if the device in use is associated with devices or accounts that have a history of cheating or fraud.
Managing self-exclusion claims. Even though you track self-exclusion, players attempt to return by creating multiple accounts with variations of their identities. When they lose, they lodge fraudulent complaints with regulators.	We track player self-exclusion by device and associations between devices. If players attempt to return with a known device, we recognize it before they can play. This prevents future fraudulent self-exclusion claims.
Fraudsters hit multiple gambling sites. If you've been cheated or defrauded, your competitors probably have been, too. By sharing fraud intelligence, the entire industry benefits.	Over 4,900 global fraud professionals use our unique device reputation database to share confirmed fraud and abuse reports. With over 6 billion devices and 69 million incidents reported, this comprehensive database stops fraudsters as they move from business to business.

How to Provide Fast and Secure Access

The flood of breached credentials over the last decade has made it easier for bad actors to take over good players' accounts. While operators race to strengthen their authentication solutions, players expect the best possible online experience, beginning at login.

| Your Challenges	Our Solutions
Your fraud solutions slow players down. Players on mobile devices want quick, easy access to play. If you ease access too much – especially during big events and promotions – then your fraud rate goes up.	Through a combination of machine learning, device behavior and device reputation, you can separate honest players from repeat abusers. Thus, good players receive the best experience. Fraudsters aredeclined.
Players are treated like criminals. Every visitor sees the same authentication challenges. As a result, good players receive the same greeting as potential threats. Risk signals – such as sessions coming through a proxy, or mismatches between the device's reported and observed geolocation – are ignored.	By recognizing players' regular devices, you can allow them to log in to play without needing a password. If any geolocation or device risks appear, then offer easy-touse and configurable mobile multi-factor authentication step-up. Let them skip older, less convenient authentication.
Your fraud solutions slow players down. Players on mobile devices want quick, easy access to play. If you ease access too much – especially during big events and promotions – then your fraud rate goes up.	We help identify prospective VIPs by their devices' characteristics and past behavior. When we detect a device that has been involved in past promotions abuse, we alert you before they can play.
Credentials are everywhere. Nearly 9 billion credentials, account details and passwords have been dumped on the dark web in the last 10 years. Passwords have been rendered obsolete.	Offer your players ultimate convenience and control over their login experience, at scale. Specify minimum requirements but allow players to layer on more authentication methods, such as biometrics, as they become available.
Convenient, but secure. Does your player just want to view their account? What if they want to change their account's settings? And if they want to make a large deposit or withdrawal? Each action represents a different level of risk, but most authentication solutions treat them all the same.	Use our interactive, mobile multifactor authentication with our transparent, easy-to-use device recognition for dynamic authentication. The result: The right method at the right time, with the right balance of friction and user experience. The built-in intelligence of this solution acts as a decisioning engine that drives step-up activity as needed.

Protect and Enhance the Entire Player Journey

Personal Identity Solutions

Digital Identity Solutions

1 Account Registration
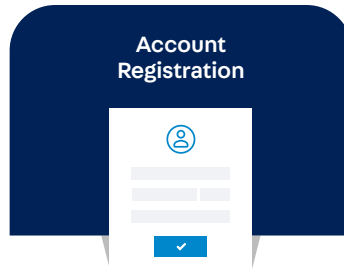
Personal Identity Solutions:
- Verified Pre-fill to Expedite Onboarding
- Identity Verification (OTP, KBA)
- Age Verification
- Address Validation
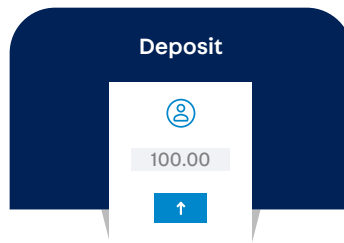- Email and Phone Verification

Digital Identity Solutions:
- Stop Bonus Abuse
- Prevent Fraudulent Accounts
- Manage Player Self-exclusion
- Block Noncompliant Accounts
- Stop Repeat Offenders
- Ensure Geographic Compliance
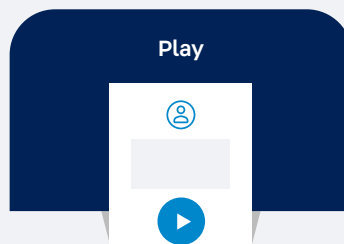
2 Login
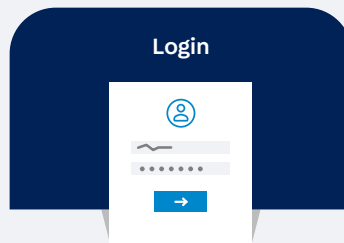
Digital Identity Solutions:
- Manage Player Self-exclusion
- Stop Account Takeover
- Authenticate Players
- Block Noncompliant Access
- Reduce Login Friction
- Provide Multi-factor Authentication
- Authorize Devices

3 Deposit

100.00

Digital Identity Solutions:
- Prevent Credit Card and Payment Fraud
- Anti-Money Laundering

4 Play
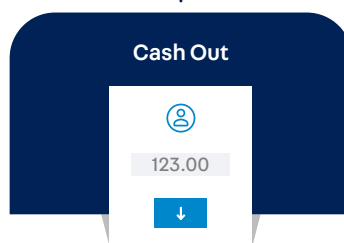
Personal Identity Solutions:
- Uncover Insider Threats

Digital Identity Solutions:
- Stop Cheating
- Prevent Bonus Abuse
- Detect Player Collusion
- Manage Geographic Compliance
- Authorize Large Bets

5 Cash Out

123.00

Personal Identity Solutions:
- Expedite Withdrawals
- PEP and Sanctions Checks*

Digital Identity Solutions:
- Prevent Withdrawal Fraud
- Nonrepudiation for Monday Morning Chargebacks
- Prevent Fraudulent Self-exclusion
- Block Noncompliant Accounts

*Solution is not available in all markets.

Fraud Prevention and Authetication Solutions

To remain competitive, online gambling operators must balance experience with security. That's what our products are built to do. Learn more about the solutions by visiting iovation.com.

Detect & Prevent Fraud
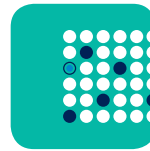
FraudForce
Device-based Reputation

SureScore
Trust Indicator

Authenticate Users

ClearKey
Device-based Authentication

LaunchKey
Multifactor Authentication

Get in Touch

Find out more about our authentication and fraud prevention solutions. Contact us for a demo or visit iovation.com

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