

# The Bad Guys Inside Your Bank

## How Luminet Software Can Help You Catch Them

### Bust the Fraudster, Not the Bank

When millions of credit card records are stolen, it's big news. But actually, this headline-grabbing type of theft is not the most common type of fraud. Rather, it's the small crimes of opportunity that occur quietly, steadily, and repeatedly at the hands of your trusted insiders—your employees, vendors, consultants, and contractors.

But the very nature of insider fraud means catching the bad guys is tough. Traditional security controls, such as application logging, are powerless against malicious insiders with privileged knowledge and legitimate reasons for accessing applications, querying databases, and changing system configurations. And don't count on your business applications for help. Built without current controls or auditing functions, they can't provide a full or accurate picture of who did what, and when.

Yet somehow you still need to meet regulatory requirements such as PCI DSS, SOX, GLBA, Basel II, and the FFIEC guidance for account monitoring—all while you work to detect and deter fraud.

### Reveal the Hidden Threats with Luminet

Attachmate® Luminet® fraud management software helps banks, credit unions, and other financial institutions see the big picture, identify fraudulent activity upfront, and gather the intelligence needed to take informed action. It does this by:

- Detecting fraud in a matter of hours, versus months or years.
- Proactively identifying suspicious patterns and pinpointing anomalies.
- Providing a 100 percent, “over-the-shoulder” view of user activity across multiple channels.
- Enabling you to run queries against historical data to identify fraud you never even knew existed.
- Validating policy compliance.
- Building a forensically sound audit trail with session replay of user activity.

In these ways, Luminet helps banks tackle ACH fraud, wire transfer fraud, account takeover, check kiting, e-banking fraud, and account malfeasance.

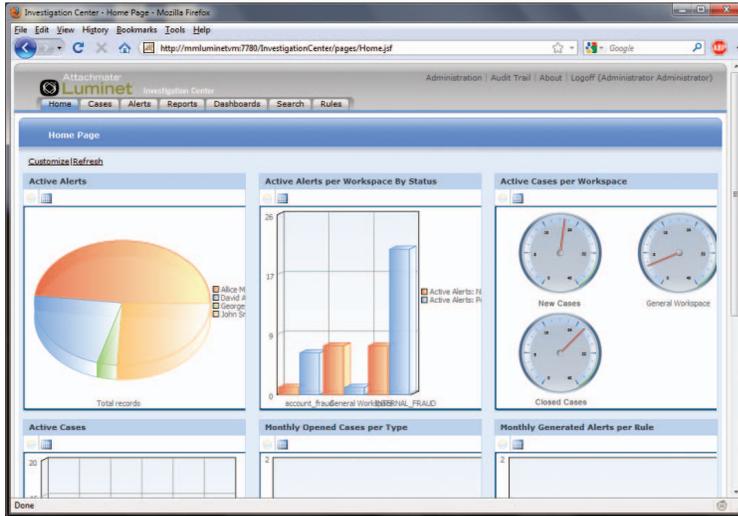
### What If You Could . . .

- Turn your reactive approach to fraud into a proactive one?
- Reduce months of investigation time to a matter of days or hours?
- Examine behavioral trends across multiple applications and get ahead of fraud?
- Examine all historical data to draw out linkages you had no way of seeing before?
- See fraud as it actually occurs and respond proactively—instead of cobbling together cryptic, incomplete information generated by scattered enterprise systems?

With Luminet fraud management software, you can.

### Key Features and Functionality

- Real-time, cross-platform monitoring and correlation.
- Visual screen-by-screen replay of user activity.
- Historical data analysis of captured activity.
- Custom heuristics and rules.
- 100% visibility of all user activity.
- On-demand report generation and scheduled reporting.
- Google-like data searches across multiple channels.
- Risk scoring based on aggregated user activity.
- Graphical link analysis tool that detects patterns and pinpoints anomalies.
- Investigation Center with case management tools and a Fraud Dashboard view.
- Exporting of data and reports in multiple formats (including PDFs with digital signatures).
- Agentless architecture designed for the enterprise.
- FIPS 140-2 validated cryptographic module option.
- Robust analytics and reporting tools.



With Luminet, you can monitor key activity metrics using customizable dashboards.

Traditional approaches to new threats perpetuated by increasingly sophisticated insiders no longer work. Today you need to:

- See user activity—and stop the guessing games.**  
Luminet captures a real-time, over-the-shoulder view of user activity on all applications. What's more, it lets you define adaptable business rules that pinpoint suspicious behavior based on your risk management strategy. It also generates real-time alerts related to questionable activity patterns, so you can immediately zero in on anomalies and support key audit questions.
- Record user activity—and play it back on demand.**  
Luminet records user activity in real time, then uses a proprietary algorithm to compress the data before storing it in a secure repository. You can conduct powerful full-text searches through current or recorded activity, playing back every screen and keystroke relevant to an alert or a case. You can even use built-in graphical dashboards and custom reports to provide at-a-glance intelligence on key activity metrics.
- Analyze user activity—and take informed action.**  
Luminet helps you clearly distinguish between legitimate and illegitimate activity. For starters, it lets you define robust rules and alerts that respond to suspicious activity in real time. What's more, its interactive tools detect the cross-channel patterns and trends of users across diverse departments and applications. Armed with this intelligence, you can connect the dots between activities and relationships—and then take informed action.

*On average, respondents experienced more than one incident of employee-related fraud per week—about 53 in a year's time. Twenty-four percent of respondents indicated that their organizations experienced more than 100 incidents in the past 12 months.*

– Dr. Larry Ponemon  
*The Risk of Insider Fraud*  
Ponemon Institute Survey  
Executive Summary  
September 14, 2011

**3 Decades of IT Innovation.  
A Legacy of Customer Satisfaction.**

Enterprises around the globe use Attachmate software to securely execute billions of transactions every day. The solution they increasingly rely on to fight fraud: Attachmate Luminet, a leader in enterprise fraud management. With Luminet, organizations across every industry—from banking and insurance to retail, healthcare, and government—are proactively stopping insider fraud, supporting their compliance efforts, and getting ahead of the audit curve.



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