

# **Card Testing**

Stop the validation of stolen credit card data while protecting your brand

As businesses worldwide face a surge in card testing fraud – now ranked #3 among top credit card threats globally, according to Merchant Savvy – it's crucial to reassess your current security measures. Traditional tools like velocity checks and AVS mismatches are still valuable, but with the majority of today's digital attacks being highly automated, the most effective defense against card testing lies in deploying a robust bot detection and mitigation system. Arkose Bot Manager sets itself apart with sophisticated technology that proactively detects and eliminates malicious bots in real time, transforming your security strategy from reactive to proactive.

## **Arkose Bot Manager for Card Testing**

Arkose Bot Manager excels in identifying and combating card testing attacks with a sophisticated engine that analyzes digital intelligence globally to assess user intent and assign risk scores. By evaluating over 125 real-time signals, it delivers adaptive responses and shares risk signals and mitigations instantly across ouvr global customer base. This ensures smooth, secure online interactions for genuine users while swiftly deploying innovative challenges to thwart malicious traffic in real time. And it's all backed by an industry-first, \$1 million card testing warranty.



### **Enterprise Platform Highlights**

- → Patented decisioning platform
- → Real-time feedback loop
- → Global intelligence network
- → Instant data visibility and integration
- → Enterprise-grade scalability
- → GDPR privacy compliance
- → WCAG2.2 Level AA accessibility certification

"Our brand is built on the trust of our consumers. By collaborating with Arkose Labs, we continue to advance security and vigilance to a new level where merchants and consumers alike have even more confidence their transactions are safe."

- VP, Enterprise Cyber Security, Fintech

## The Arkose Labs Advantage



Global Intelligence Network data consortium for intelligence sharing

### Unrivaled threat research

Dedicated threat-hunting, disarmament and enforcement

## Transparent risk signals

Real-time threat and response visibility for downstream decisioning

## Global, proactive support

24/7/365 SOC meets all cyber and privacy regulations



### Pioneering technology

Proactively identifies attackers and effectively stops attacks

#### Proven at scale

Trusted by the world's largest B2C and global brands

#### Warranties

\$1M warrranties per event for cyberattacks

# ACTIR and the Arkose Labs SOC: Proactive Defense

Arkose Labs operates as an extension of your team, rapidly countering attacks and providing actionable insights without overburdening your internal resources. The Arkose Cyber Threat Intelligence Research (ACTIR) unit conducts proactive threat hunting, risk intelligence gathering and other counterintelligence methods to provide vital, fresh intelligence. Meanwhile, the 24/7/365 Security Operations Center (SOC) team focuses on identifying and stopping large-scale attacks immediately.

The SOC continuously monitors for new threats and collaborates with ACTIR. This feedback loop ensures a seamless collaboration between the SOC and ACTIR, enhancing the overall accuracy, timeliness and effectiveness of your cybersecurity defense.

#### **Arkose Labs in Action**

## Fintech Leader Protects Millions of Consumer Accounts with Arkose Labs

A global fintech that saves millions of consumers more than a billion dollars each year was facing a variety of cyberattacks, including account takeover, credential stuffing and card testing. The company implemented Arkose Bot Manager, resulting in the elimination of automated bot attacks, increased throughput of legitimate users, and effective protection of user accounts.

#### **Arkose Labs Results**

- → Consumer accounts protected from card testing and other cyberattacks
- → Elimination of bot attacks targeting its internet platform
- → Increased good user throughput rate