



# DIA Europe B.V.

## Fraud Management



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### **DIA Europe Fraud Detection Solution**

- Complete Cheque & Giro Fraud Detection Solution
- No special paper required
- Strong reduction of Fraud losses
- Fully automated
- Flexible and parameter driven
- Including Automatic Signature Verification

## The Fraud Challenge

*Last decade the financial payment Fraud is one of the most growing crimes in the world. Fraud at both electronic payments (internet, plastic cards) and paper based payments (cheques and giros) are causing large financial losses toward banks and consumers. While many Risk Management solutions are focusing on detection of electronic payment fraud, DIA Europe has a unique solution, for combating Cheque and Giro Fraud attempts.*

### What is the DIA Europe Image-Based Fraud Management Solution?

The DIA Europe Fraud Management Solution is a highly automatic fraud detection on image-based financial transactions like Cheques, Coupons, and Giros. With artificial neural network technologies, image-based profiles are created for each accountholder. Based on these profiles (including the signatures), the suspicious cheque or giro documents are detected and identified as high potential fraud candidates.

### What are your benefits from this solution?

- Strong reduction of Fraud losses by excellent improvement of the hit rate for detection of Fraud attempts.
- Significant decrease of labor costs due to high degree of software-based automatic Fraud Detection.
- Less specialized professionals are required to do a manual check on paper documents, due to a very low false candidate's identification.
- Quick result by easy integration of software solution in existing image workflow systems.
- A flexible integration interface for using the many different functions of the

solution, making it very easy to adept to new types of fraud attempts.

### How do you move from Fraud detection towards Fraud Prevention?

The Fraud detection solution based on image analysis is a fast performing software module, using profiles with accountholder information. The software and profiles have very low and easy hardware requirements, supporting strongly the trend of making a direct scan of the cheque at the merchant or at the Bank branch office. The fraud candidate identification is then able to prevent the cheque as being used for a financial transaction. Real Fraud Management; no repair action afterward but Fraud prevention!

### What are the main elements of the DIA Europe Fraud Solution?

The DIA Fraud Solution is implemented for large Financial Institutions in The Netherlands. It is based on the KappaFraud modules from Kappa Image LLC in US. It is a modular approach for counterfeit detection (Kappa-Counterfeit) and Forgery detection (Kappa-Forgery) and it is using accountholder profiles created by a separate module (KappaProfile).

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### About DIA Europe

*DIA Europe BV is a specialized company, fully focusing on Fraud Management solutions for Cheque and Giro financial transactions. It has deep knowledge and extensive experience about Intelligent Character Recognition and Image Analysis techniques used for Fraud detection. DIA Europe has an exclusive partnership with Kappa Image LLC in US. Please contact us for any more information about the solution.*

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