AFTER THE ACCOUNT TAKEOVER:
Dealing with your customers & protecting your brand

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Agenda

01 Damage control
02 Learn for next time
03 Preempt “Liar Buyers”
DAMAGE CONTROL
Riskified Employee: “Emma”

Flies all the time for work. Accumulated **150k Miles** in her account (from flights + branded CC)

Had her account taken over. Miles **disappeared**

**Spent 4 hours** on the phone resetting password

Eventually **reimbursed just 25k** - as a gesture
But the initial hack wasn’t why the airlines lost Emma forever.

How could they have prevented this disaster?
The problem: very little data is collected at login

LOGIN AT TRAVEL.COM:
- Email address: Emma@gmail.com
- IP: Paris, France
- Device: iPhone 8 [English US / SDK]

PREVIOUSLY AT TRAVEL.COM:
- 12 approved orders from Utah IP
- 8 approved orders from NYC IP
- 14 approved orders with Safari
- 3 approved orders with Chrome
Send a notification email for logins from a new device or location
Don’t stop watching after login
Make a decision at every account-based activity
A suspicious transfer may necessitate a challenge

LOGIN AT AIRLINES.COM

- Email address: Emma@gmail.com
- IP: Paris, France
- Device: iPhone 8 [English US / SDK]

TRANSFER REQUEST TO:

- Email address: Mary@gmail.com
- IP: Denver, Colorado
- Device: iPhone 8 [English US / SDK]
A suspicious update may necessitate a challenge

LOGIN AT AIRLINES.COM

- Email address
  Emma@gmail.com
- IP
  Paris, France
- Device
  iPhone 8 [English US / SDK]

CHANGE EMAIL ON FILE TO

- Email address
  Mary@gmail.com
Other data points to consider

- IP Geo delta
- Periodic features
- Browsing time before login
- Password entry behavior
- Spoofing detection
LEARN FOR NEXT TIME
Login and account events only provide limited data
Data from redemption & checkout will help you learn and adjust
PRE-EMPT LOYALTY LIAR BUYERS
Loyalty “Liar Buyers”: The flip side of Emma’s tale

Scenario: A customer calls in saying someone broke into their account and their miles are missing. How do you know whether to refund the miles or not?
Historical login data helps with customer claims

- Email address: Emma@gmail.com
- IP: Paris, France
- Device: iPhone 8 [English US / Version 11.4]

Login at TRAVEL.COM
Login and update at TRAVEL.COM last year
Entering a data sharing program helps too

TRANSFER AT FASHION.COM

- Email address
  Emma@gmail.com

- IP
  Paris, France

- Device
  iPhone 8 [English US / SDK]

Approved order at
SNEAKERS.COM

Approved order at
ELECTRONICS.COM

Approved order at
SHOES.COM
Key takeaways

Mitigate the damage
Send notification emails.
Monitor activity post-login

Learn for next time
Make sure your rules or models are getting smarter every time you make a mistake

Store data to defend yourself
Login data can make your customer interactions easier
Thank you for your time!

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