



# Gökhan Dumrul

## Digital Ecosystem and Fraud Trends in Banking



SAS **EXPLORE**

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 **sas**  
Sınıflandırma: **Genel** / Kişisel Veri İçermez

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Digital transformation and growth trends on banking.

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Impact of digital banking growth on fraud trends.

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The importance of fraud technologies in digital banking.

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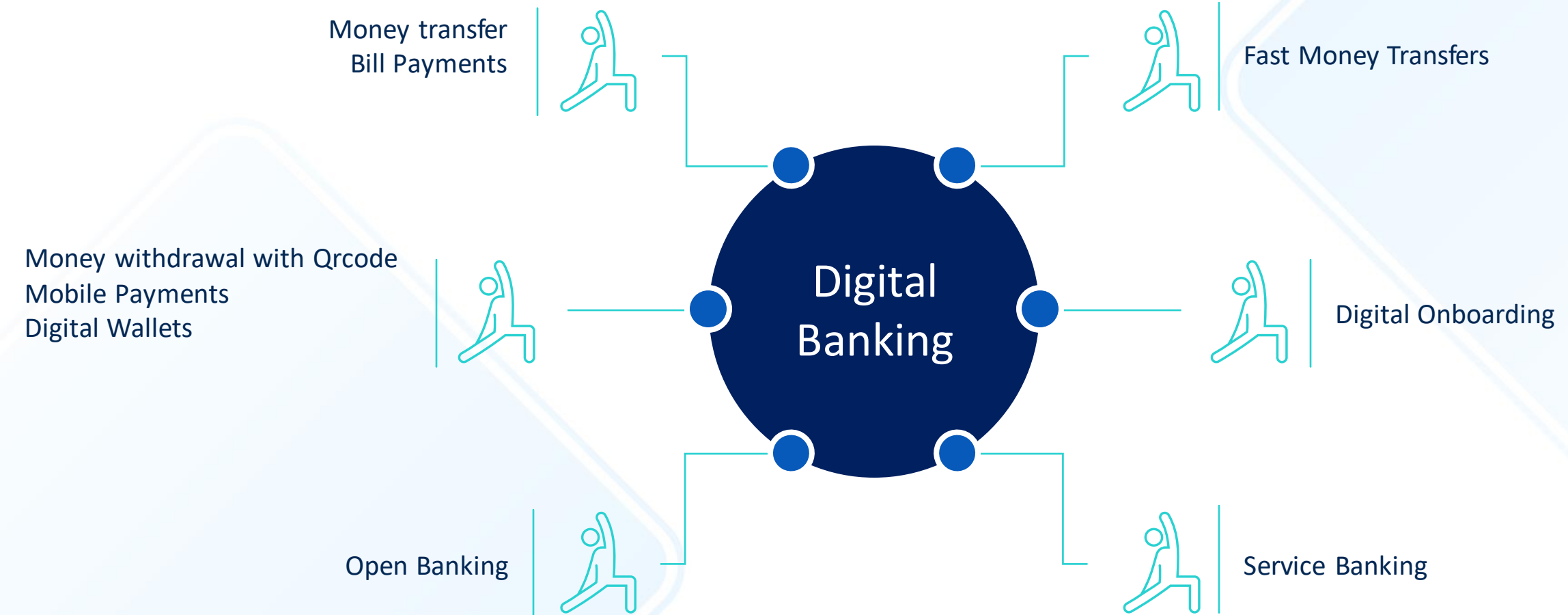
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Using SAS<sup>®</sup> Fraud Management to prevent fraud.

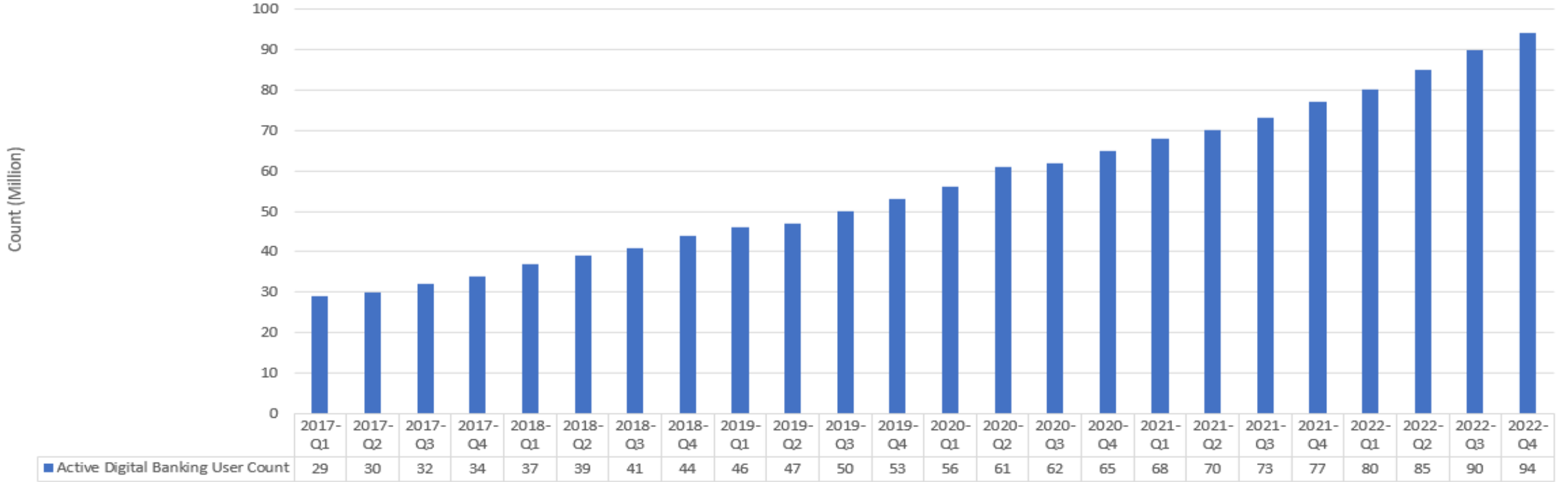
Gökhan Dumrul, QNBFinansbank

I have been working as the Team Leader in charge of QNB Finansbank Digital Channels Security Management since January 2019. I manage the processes of evaluating new technologies related to fraud systems and managing integration studies, as well as determining the security requirements of new products to be offered through digital channels and creating actions. I have 13 years experiences about Fraud management.

# Digital transformation and growth trends on banking



# Active Digital Banking User Count In Türkiye

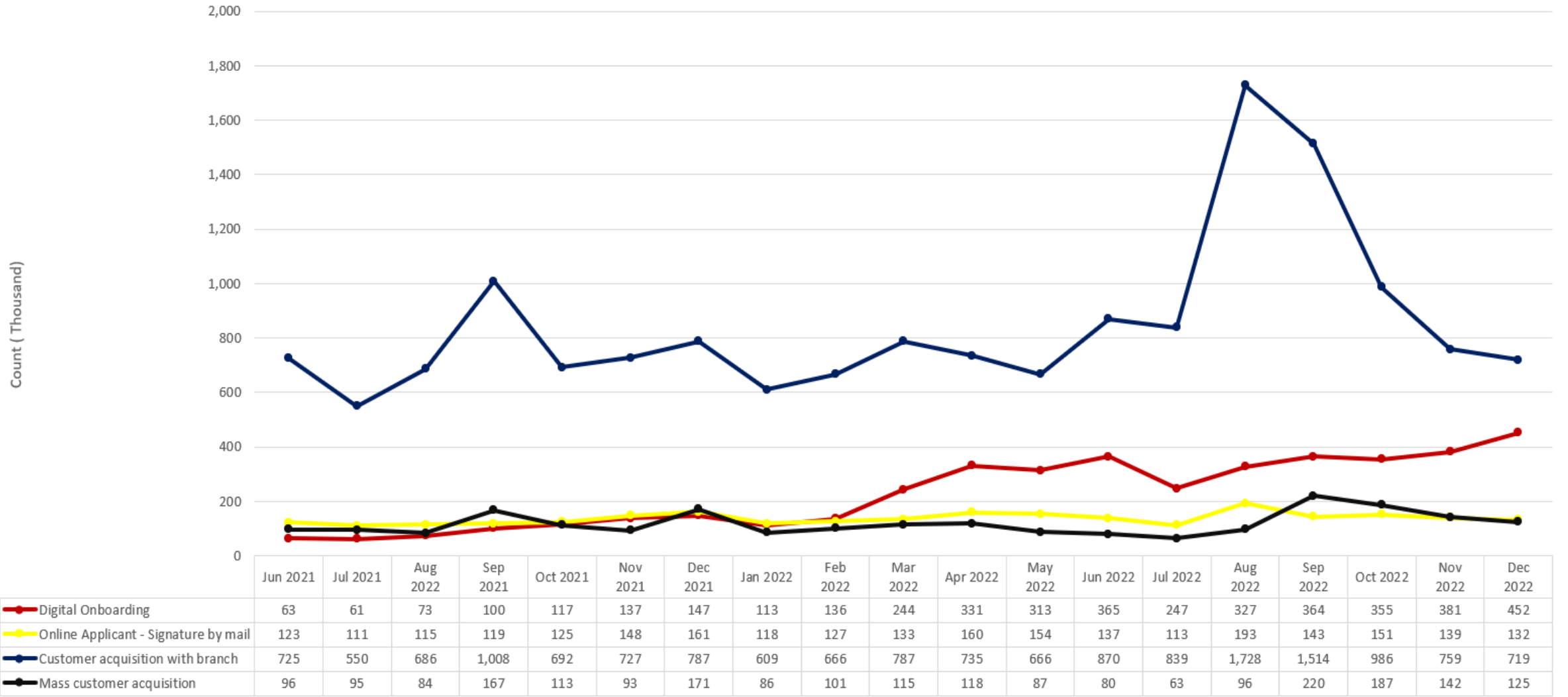


Source :

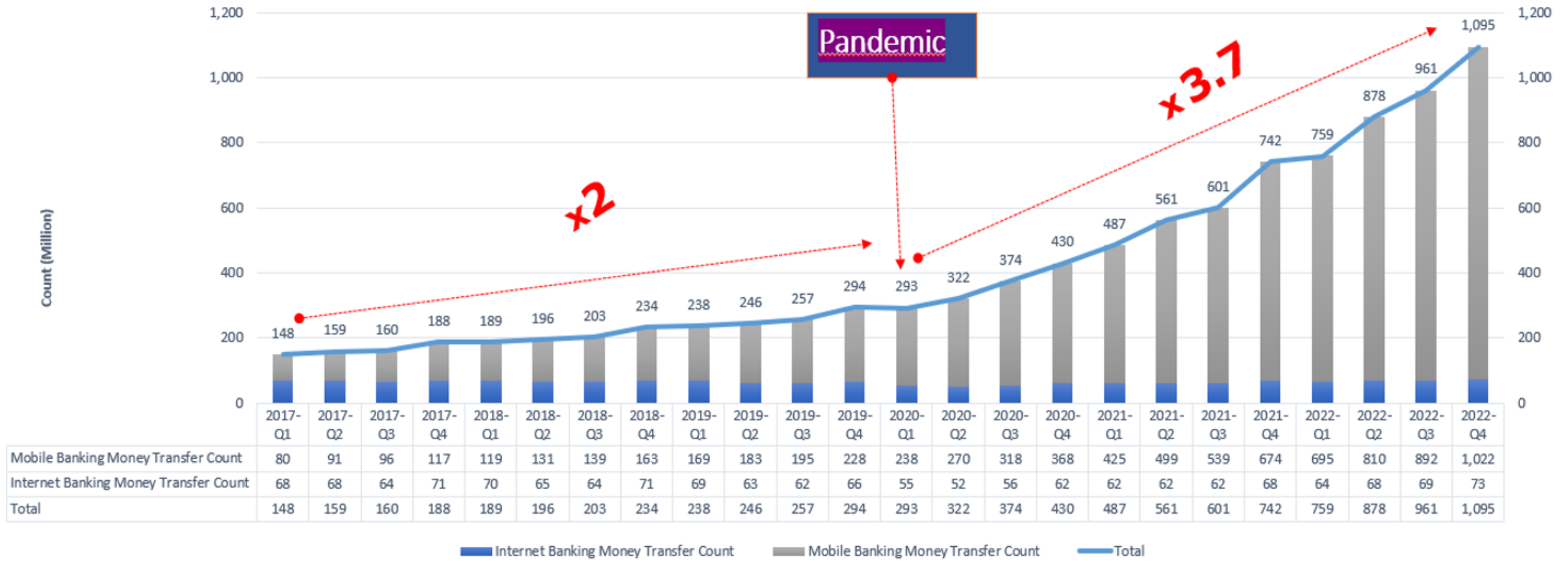
Turkish Banks Association Digital-Internet-Mobil\_Banking\_Statistics-March\_2006-December\_2022 (have been consolidated)

TBB Dijital-Internet-Mobil\_Bankacilik\_Istatistikleri-Mart\_2006-Aralik\_2022 verilerinden konsolide edilmiştir

# Total Customer Acquisition

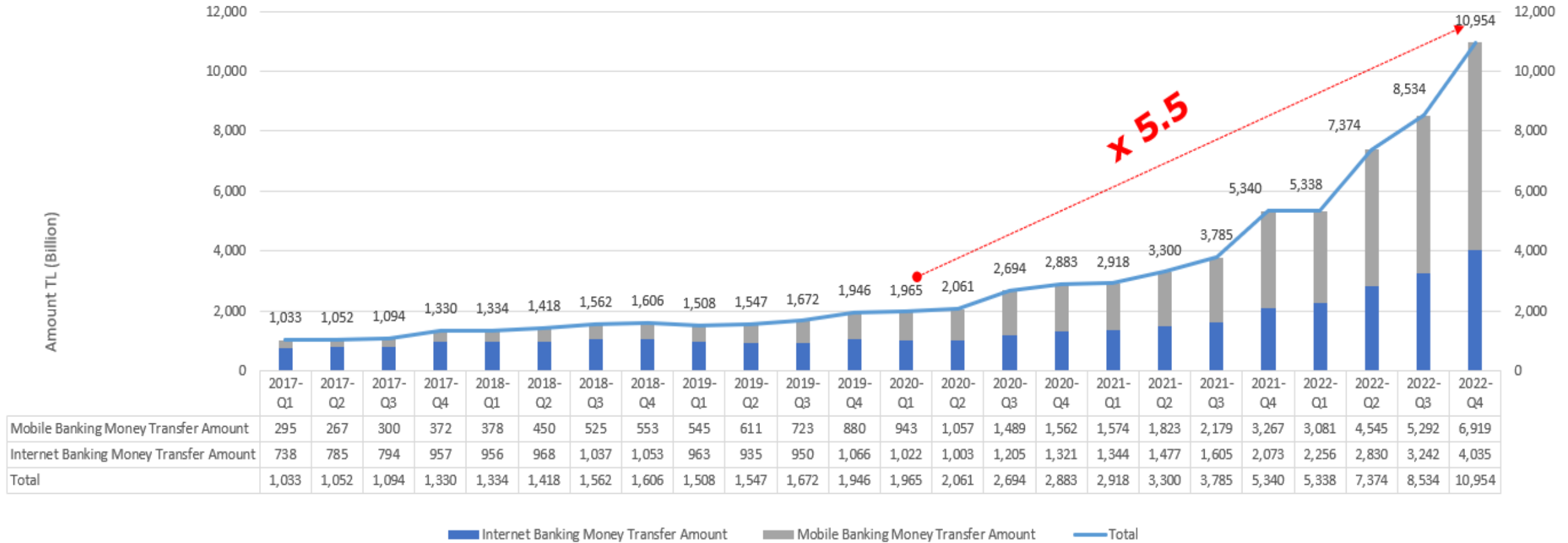


# Digital Channels Total Money Transfer Count at Türkiye (Million)



Source :  
 Turkish Banks Association Digital-Internet-Mobil\_Banking\_Statistics-March\_2006-December\_2022 (have been consolidated)  
 TBB Dijital-Internet-Mobil\_Bankacilik\_Istatistikleri-Mart\_2006-Aralik\_2022 verilerinden konsolide edilmiştir

# Digital Channels Total Money Transfer Count in Türkiye (Million)



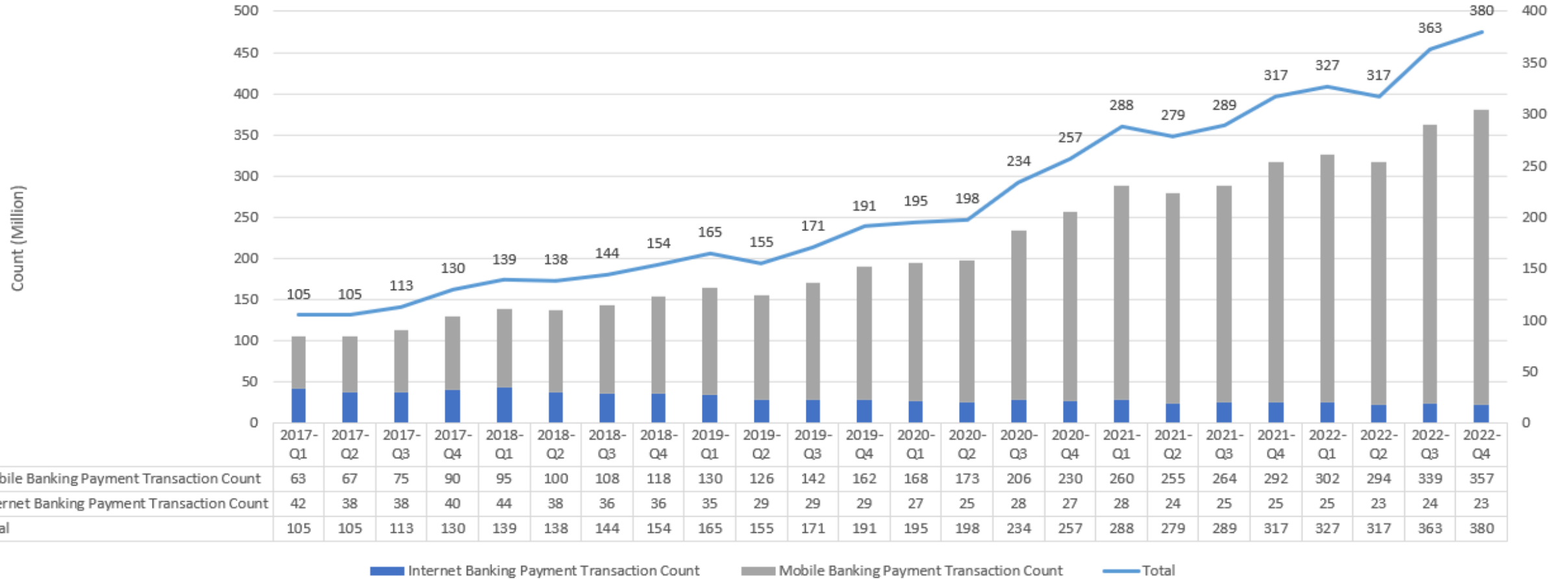
Source :

Turkish Banks Association Digital-Internet-Mobil\_Banking\_Statistics-March\_2006-December\_2022 (have been consolidated)

TBB Diiital-Internet-Mobil Bankacilik Istatistikleri-Mart 2006-Aralik 2022 verilerinden konsolide edilmistir



# Digital Channels Payment Transaction Count in Türkiye

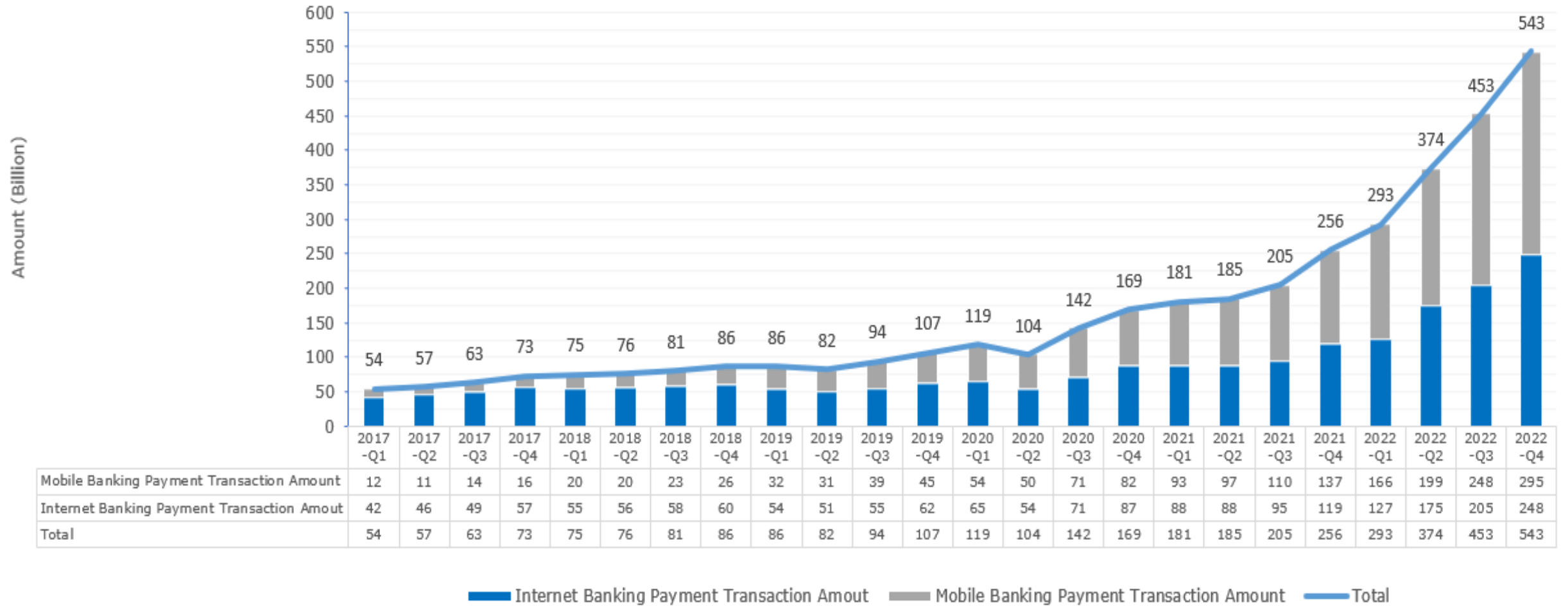


Source :

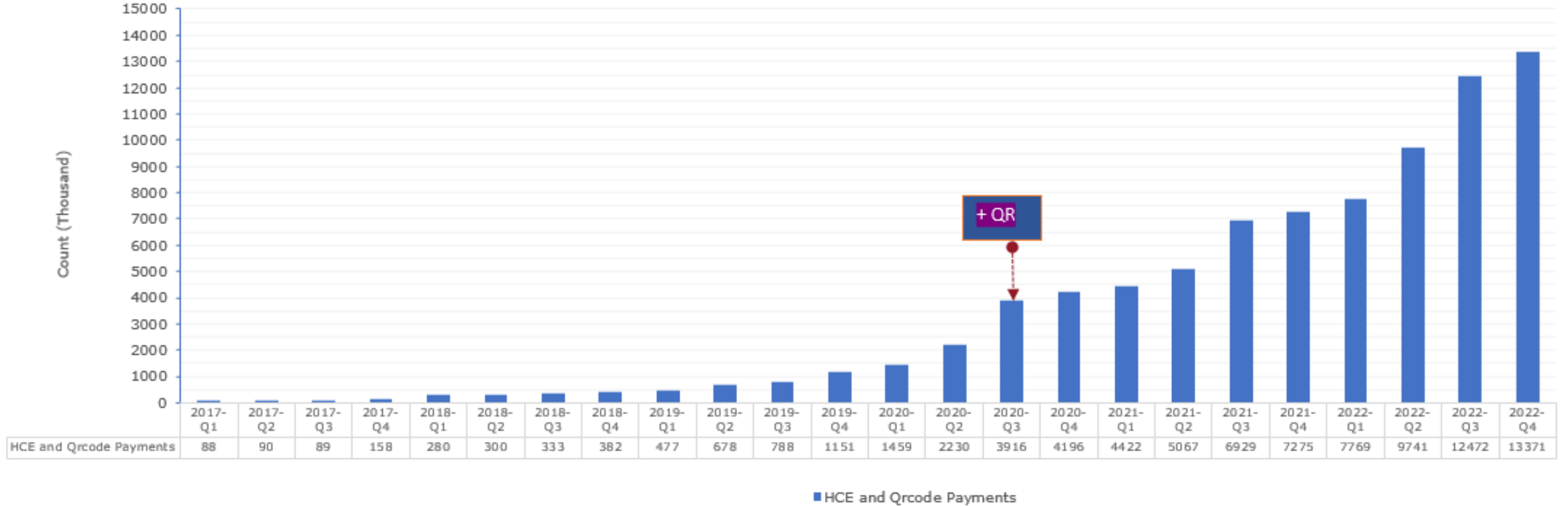
Turkish Banks Association Digital-Internet-Mobil\_Banking\_Statistics-March\_2006-December\_2022 (have been consolidated)

TBB Dijital-Internet-Mobil\_Bankacilik\_Istatistikleri-Mart\_2006-Aralik\_2022 verilerinden konsolide edilmiştir

# Digital Channels Payment Transaction Amount in Türkiye



# Mobil Payments (HCE + QRCode)



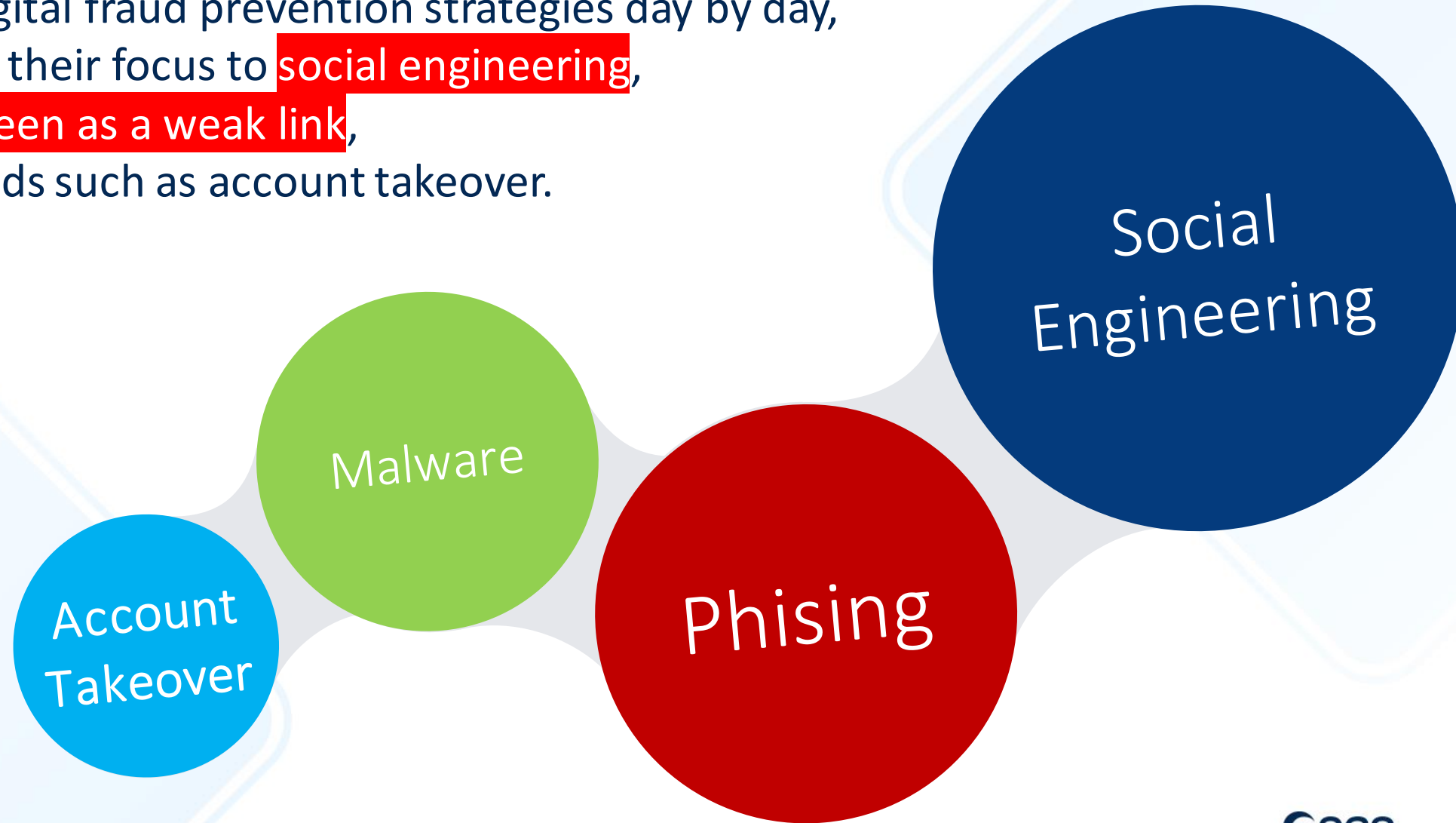
Source : Interbank Card Center (BKM) PERIODICAL INFORMATION  
BKM internet sitesi dönemsel bilgiler

Does this digital transformation  
increase bank customers  
**vulnerabilities to fraud ?**

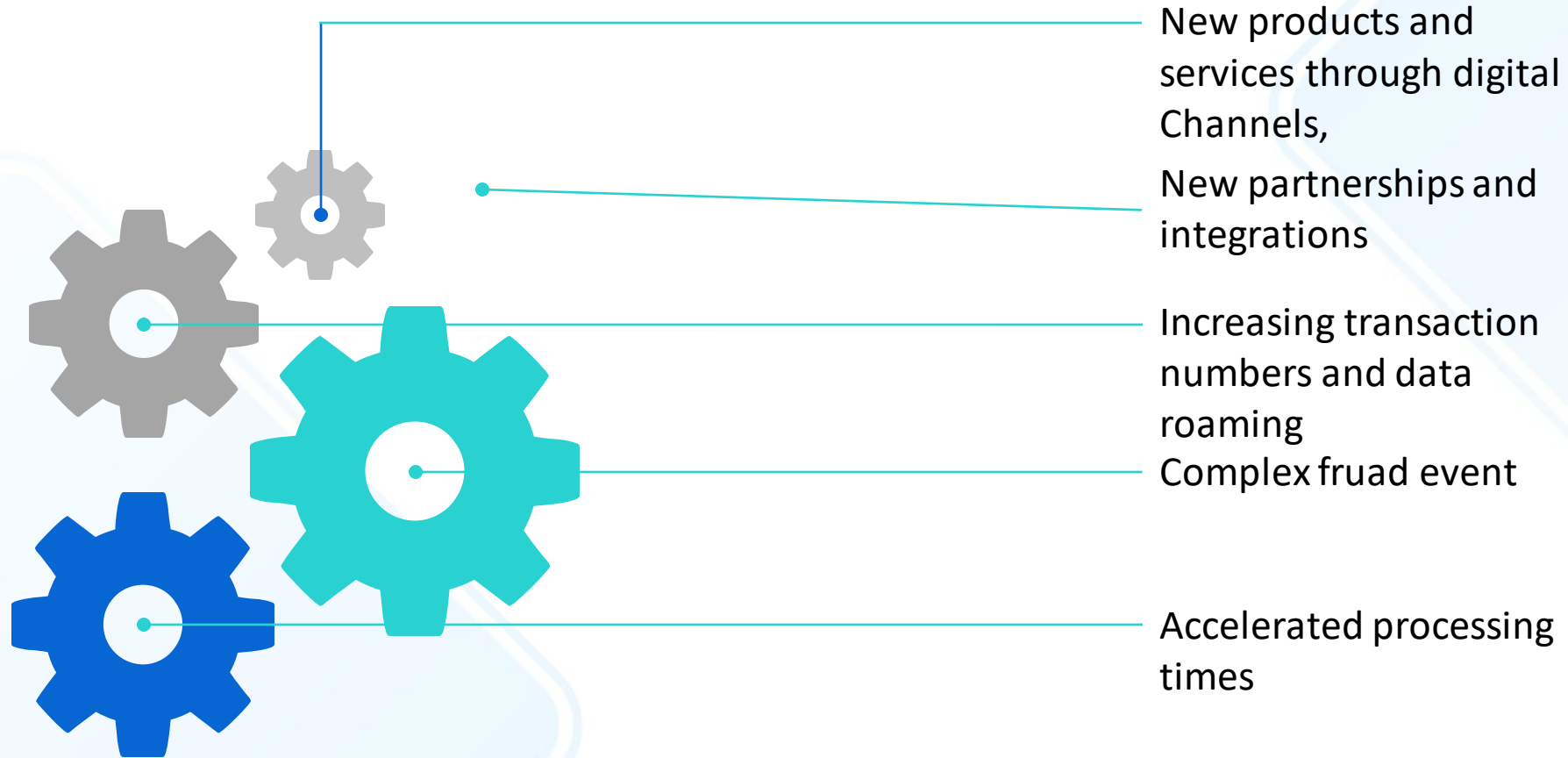


# Impact of digital banking growth on fraud trends

Banks improve their digital fraud prevention strategies day by day, fraudsters have turned their focus to **social engineering**, where **customers are seen as a weak link**, instead of fraud methods such as account takeover.

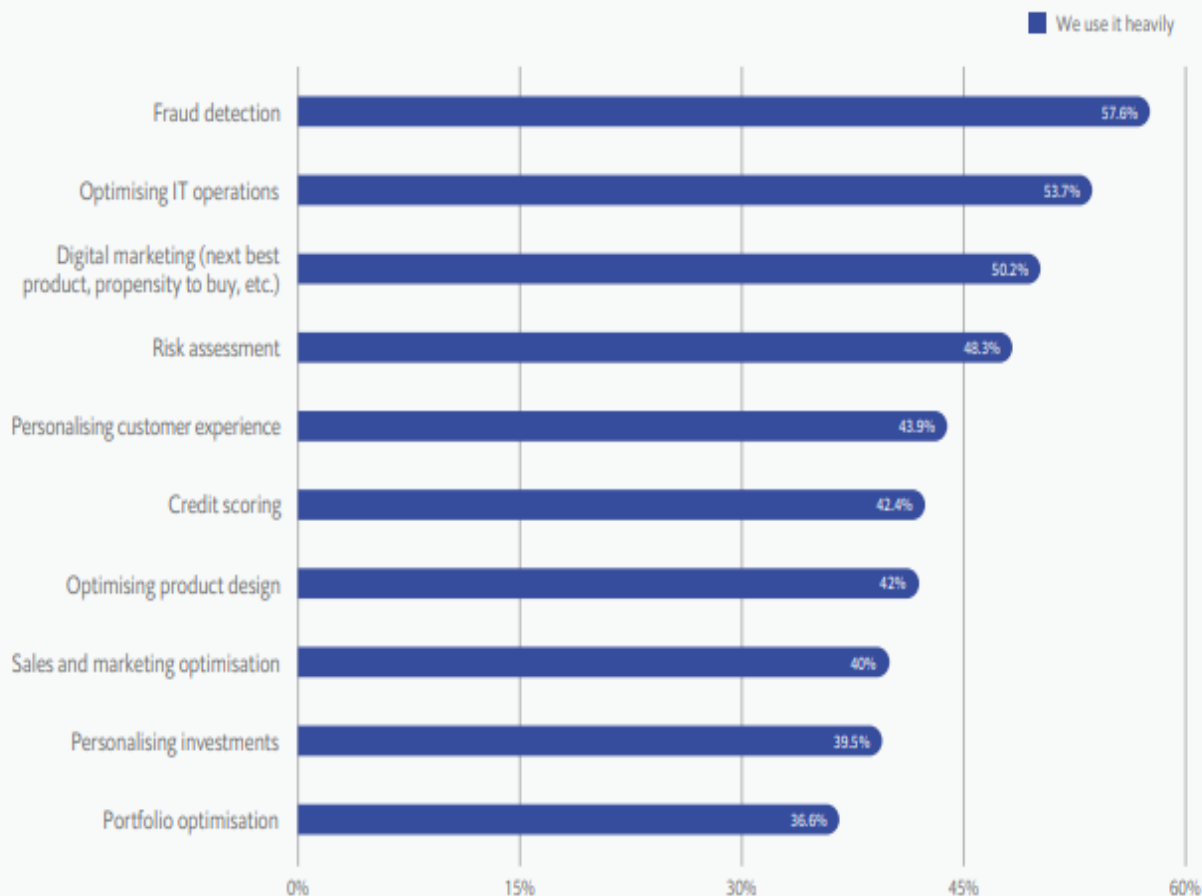


# The importance of fraud technologies in digital banking.



# The importance of fraud technologies in digital banking.

**Figure 1. To what extent does your organisation use artificial intelligence for the following business uses?**



“ Banks are bullish that artificial intelligence will help them to achieve their business priorities, fuelling back-office efficiency gains, product innovation and new business models. But a recent survey suggests that technology decision-makers have a clear strategy for using AI to achieve their goals—balancing business benefits against increasing complexity and risk. ”

Source :  
The Economist Intelligence Unit Limited 2022  
Banking on a game-changer: AI in financial services  
Sponsored by Temenos

# SAS Fraud Management – Expectations

- Real-time alert creating process,
- Real-time customer verification process, (IVN, NFC ETC)
- Real-time front end actions, ( Decline, hold, otp etc,)
- Collecting data different data source,
- Creating customer profiles with writing smart rules,
- Backend actions ( Customer block, inactive session etc)
- A user-friendly monitoring interface, - Account, Card and Demographic information,
- Global support service,



# SAS Fraud Management / Difficulties in the integration phase

- QNB Finansbank became the first bank in Turkey to integrate Sas Fraud Management,
- Global fraud experience did not initially match up with their experience in Turkey,
- Before the Sas Fraud Management Integration, Old fraud tool was near real-time, needed to develop some issues our core banking,
- UI performance needed to be improved,

# SAS Fraud Management – Prod Process

- Customer level fraud process created,
- Number of monitored banking channels and products increase,
- We reduce more than %60 manuel alerts,
- Improved customer experience by preventing transaction delays,
- The need for It development has been reduced,
- Needed time to create a complex, smart rules was almost a few days; now only a few hours.

# SAS Fraud Management – Fraud Process

← ×

## Transfer Information

Send Money to IBAN

BU\*\*\*\* | QNB Finansbank

### Select Account/Card for Transfer

<b>Employee Account</b> TR33 0011 1000 0000	▼
Balance	1,000.45 TL

[Transfer All](#)

Amount  
1.00 TL

Transaction Date  
Today ▼

Description

Payment Type  
Payment to Account ▼

[Continue](#)

← CONFIRMATION

### Recipient Details

Recipient Name Surname	BU****
Recipient IBAN	TR85 0011 1000
Bank Name	QNB Finansbank
Description	

### Amount Details

Transfer Amount	1.00 TL
Transaction Fee	0.00 TL
Total Amount	1.00 TL

### Transaction Details

Source Account	Account
Account Number	
Transaction Date	11.08.2023
Payment Type	Payment to Account
Transfer Type	Inbank Transfer



# Fraud Process / Verification Type 1

Turkish ID cards have chip technology. If we see a risk in the transaction, we can ask customers to confirm their identity with the mobile device contactless feature.

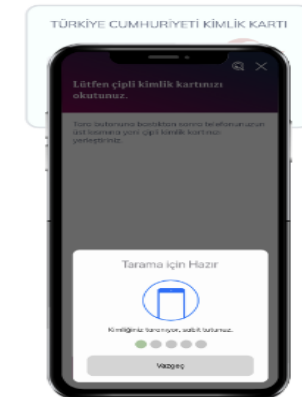


You will need to use your Turkish Identity card to continue your transaction. Please prepare your T.C. ID card.

Continue

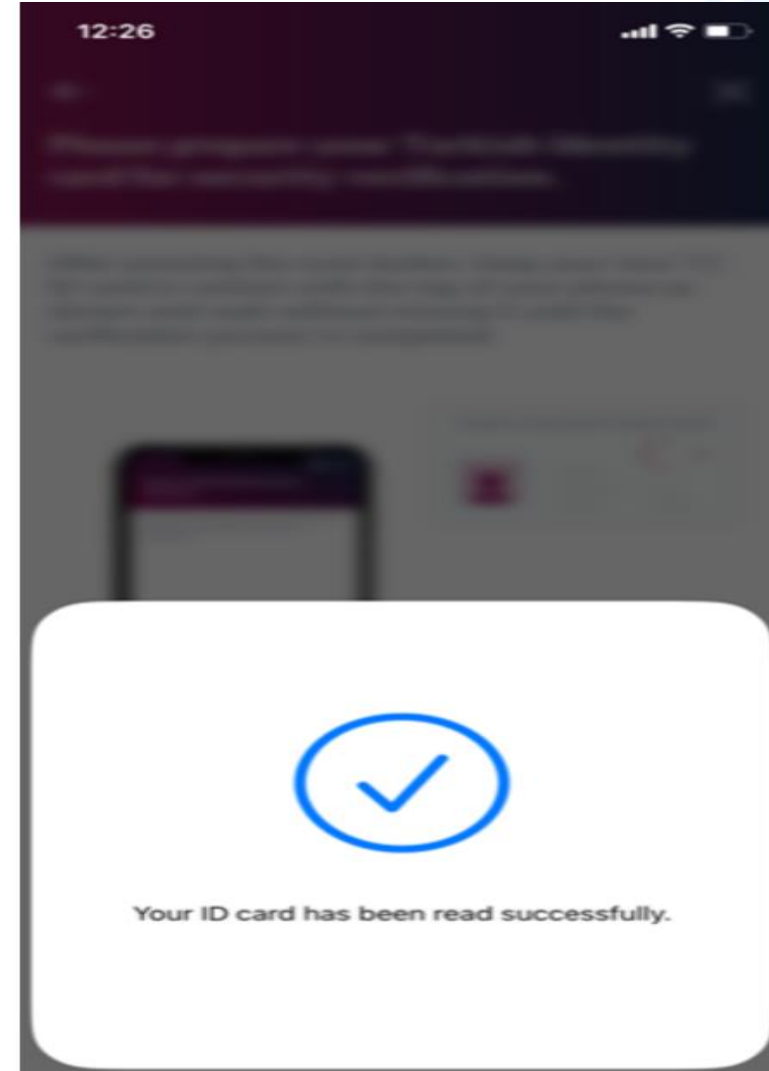
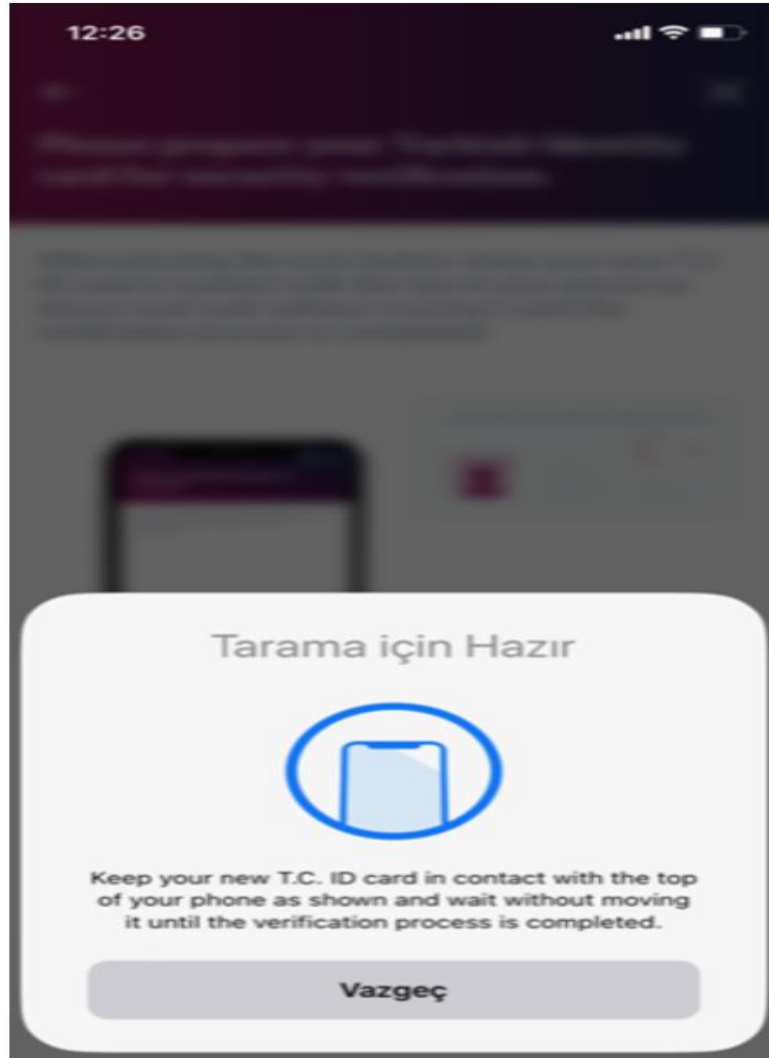


After pressing the scan button, keep your new T.C. ID card in contact with the top of your phone as shown and wait without moving it until the verification process is completed.



Scan

# Fraud Process / Verification Type 1



# Fraud Process / Verification Type 2

“QNB Finansbank Dijital İntelligence which called Q can contact customers like an analyst. Then It can send customers verification or objection to SAS Fraud Mangement “

16:21

EFT

Hızlı EFT IBAN'a EFT Hesaba EFT

TR10 0001 0011 6691 7295 5250 01

Paranın Alınacağı Hesap/Kredi Kartı

Hesap Kredi Kartı

Çift Sarılı Hesap

TR64 0011 1000 0000 0101 9164 80

Hesabınızdan yaptığımız transfer işlemi için güvenlik doğrulaması yapmamız gerekiyor. Doğrulama için Dijital Zeka Q'ya yönlendirileceksiniz.

Tamam

İleri

Ödeme Türü

Bireysel Ödeme

Merhaba Ahmet Bey. Az önce bir para transferi yapmak istediniz. Bu hesaba ilk kez para gönderiyorsunuz, güvenliğiniz için birkaç soru sormam gerekiyor.

**İşlem Detayları**

Alıcı ismi	:	Ece Tuğran
Tutar	:	2.500,00 TL
Alıcı banka	:	Akbank
Alıcı hesap	:	TR11111111111111111111

Bu işlemi yapmanızı kendisini polis, savcı, bankacı gibi resmi görevli olarak tanıtan kişiler mi istedi?

Resmi görevlilerin böyle yönlendirmeler yapmadığını belirtmek isterim.

Evet, başkaları istedi

Hayır, böyle bir görüşme yapmadım

Hesaplarım / Kartlarım



# Thank you!

[linkedin.com/in/gokhan-dumrul-26bb11110](https://www.linkedin.com/in/gokhan-dumrul-26bb11110)