



Phraming[®] Assessment

From Phishing and Pharming to **Phraming**
The next generation of data integrity and system protection

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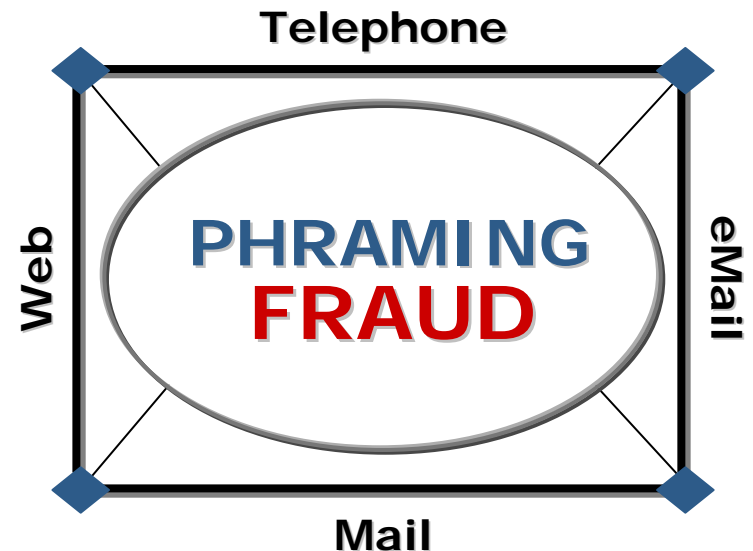
Topics

- ❑ What is Phraming©
- ❑ What does Phraming© encompass
- ❑ How Phraming© works
- ❑ How Phraming© can exist and expand
- ❑ Who should worry about Phraming©
- ❑ What is included in a Phraming© Assessment

Phraming© has the potential to have multi-billion dollars of impact to American and global business and break the bonds of trust across all service providers and their customers.

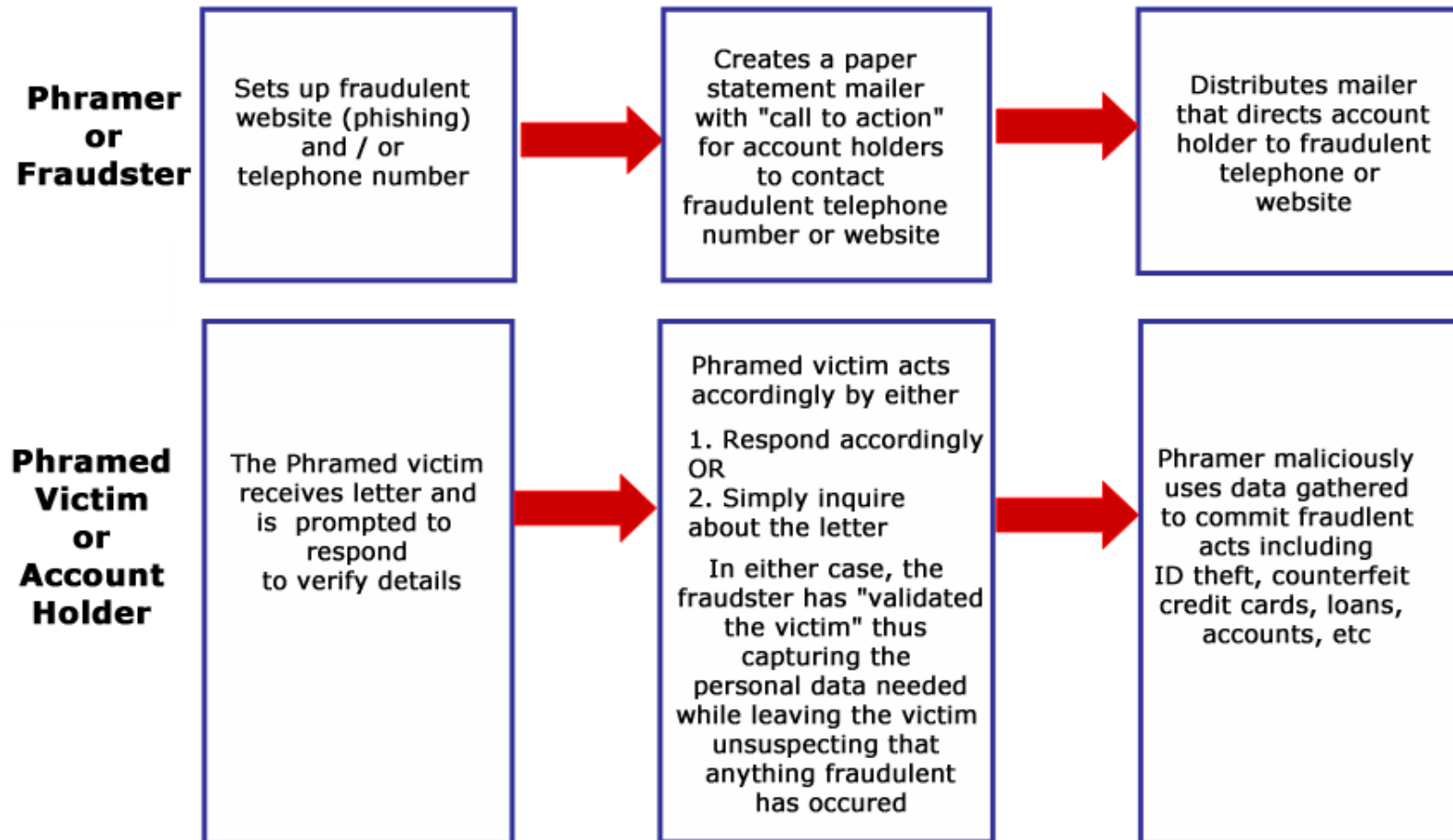
What is Phraming©

- ❑ Phraming© is another generation of ID theft and fraud where a fraudster will generate a paper-based mailer or outbound call that directs a consumer to call a fraudulent telephone number (or website) to gather sensitive data
- ❑ The phrase emphasizes the integrated strategy of fraud prevention, client communications, and data protection across the enterprise
- ❑ It evaluates the holistic and complete cycle of customer communications and process for changes, enrollment, verification, etc for consistency and data integrity
- ❑ As account holders become more aware of Phishing and fraudulent attempts to gain access to private data, service providers must take greater precautions and accountability to protect **all communications** and **customer interfaces** to minimize gaps and areas of vulnerability
- ❑ Phraming is a process where service providers will evaluate all access points and service points to synchronize and validate integrity through consistency, uniformity, process and policy
 - **Access points**
 - **Service points**
 - **Data integrity**



How Phraming© works

Phraming© puts legitimate business process at risk, is costly and jeopardizes the trust between service providers and their customers



What does Phraming© encompass

- Phraming© encompasses the integrated process and enterprise-wide data flow of all communications and customer facing sources including:
 - Mail communications and collateral
 - eMail communications
 - Web interfaces and tools
 - Telephone and call centers



How Phraming© can exist and expand

- ❑ Databases used for direct mail are easily and readily used and acquired daily
- ❑ **Phishing** has proved that websites are easily hi-jacked to capture sensitive data of un-expecting account holders
- ❑ **Pharming** has proved that PCs are easily hi-jacked and monitored, often without notice
- ❑ VOIP (Voice over IP) telephone systems are quickly enabling direct marketers, scam artists and fraudsters to use easily created telephone systems with limited traceability that give the appearance or perception of being something or someone they are not.
- ❑ If a person receives a letter in the mail and a telephone number to call, they have the perception or “feeling” they are safely calling into the service provider and will freely share all data requested
- ❑ **Phraming**© is the ultimate invasion of privacy attacking the innocent in a low tech way

Who Should Worry About Phraming©

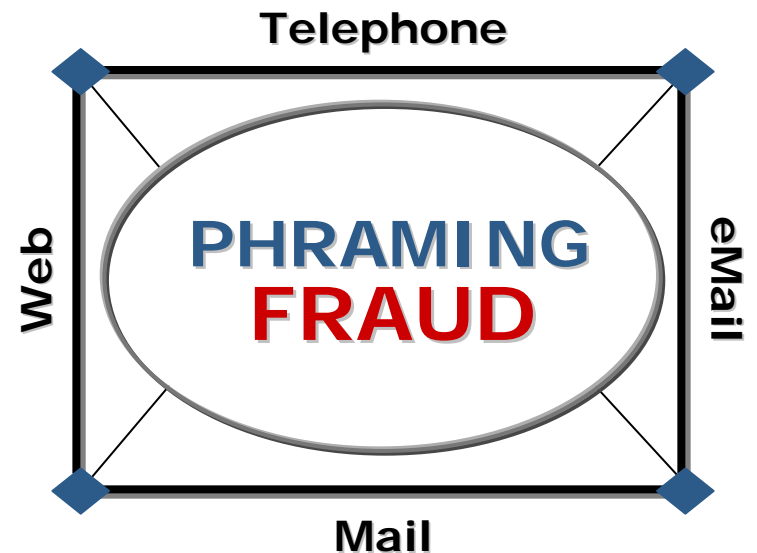
- ❑ **Phraming© has the potential to have multi-billion dollars of impact to American and global business and break the bonds of trust across all service providers and their customers.**
- ❑ Anyone collecting, verifying or using sensitive data as a part of their business
- ❑ Anyone using the internet or with outbound or inbound calls and using personal data for verification and/or enrollment
 - Payment Card Issuers
 - Retailers
 - Co-Branded merchants
 - Credit issuers
 - Debit issuers
 - Telco operators, mobile operators
 - Government agencies, city operators, utility providers
 - Service providers
 - Retailers

Phraming© Assessment

Phraming © Assessment
A Proven Path Process

Phraming© Assessments include the following steps:

- ❑ Detailed Assessments of all access points, service points, collateral, communications and processes including
 - Collateral Assessment
 - Data Assessment
 - Content Assessment (web, print, process, policy, etc)
- ❑ Gap Analysis and Recommendation for improvement, changes, and control management
- ❑ Policy review and updates as needed
- ❑ Implementation and delivery of enterprise-wide changes
 - Supporting your teams as needed



Please contact JCO Group

- Please contact JCO Group to discuss how our Phraming© Assessment can help as a part of your overall risk protection from fraudulent activity related to ID theft.

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