



Intellinx at Police Credit

Victoria's Police Credit has recently deployed the Intellinx solution for insider threat detection and prevention.

Working with Advent One, Police Credit quickly recognised the potential value of Intellinx in meeting its compliance obligations, minimising fraud and protecting the privacy of its members.

Following a comprehensive Proof of Concept, Police Credit decided to proceed with its implementation of Intellinx. For some time, Intellinx has been monitoring all user activities for Police Credit's internet banking service. The institution is currently extending deployment to its traditional banking and loan applications services.

Intellinx was installed at Police Credit on IBM servers and using the IBM database manager DB2.

About Police Credit

Police Credit was founded in 1974 by a group of Police officers and has been servicing members for more than 30 years.

Today, Police Credit is one of the largest credit co-operatives in Victoria, with a membership of over 80,000 members and assets in excess of \$750 million. Police Credit offers a wide range of financial services to specific sectors of the community – emergency services, the health industry and government departments, as well as families and friends.

Its mission is to assist members in maximising their financial wellbeing and security, by providing a convenient, secure place to save and an economical place to borrow. Police Credit is wholly owned by its members, who are all equal shareholders.



About Advent One

Advent One specialises in infrastructure and business solutions. It is the Australian and New Zealand Distributor for Intellinx, as well as a Premier IBM Business Partner. Advent One's clients include a number of well-known organisations, who are happy to act as its referees.



About Intellinx

Intellinx is enjoying a strong track record of success in the areas of fraud minimisation, and assisting financial and other organisations comply with privacy and other regulatory requirements.

The majority of Intellinx clients are in the banking, insurance, general finance and government sectors and include Australia's Police Credit, Israel's Bank Leumi and the State of Delaware Police force. A number of these users are Fortune 500 organisations. In 2007 alone, 25 new organisations implemented the Intellinx solution.

Whilst most organisations are reluctant to make public statements on the subject of fraud or privacy breaches, they are generally happy to share their experience on a confidential basis – and Advent One would be happy to arrange introductions to existing Intellinx users.

The Intellinx solution

Intellinx presents a breakthrough in insider threat detection and prevention. In lay terms it **records** every keystroke an internal or internet user makes and you can selectively **replay** the recordings for investigative or audit purposes by using a Google-like search facility.

Intellinx not only records all information changes to a customer record, but also records all browsing. Court admissible evidence can be produced to prove appropriate or inappropriate behaviour.

Whilst 'Record & (selectively) Replay' provides a powerful and rapid investigative facility, it can also be supplemented with Business Rules specific to your industry or organisation which alert in real time when a specific event occurs.

Examples of ways in which Record/Replay and Business Rules can assist in identifying potential fraud include:

- when the records of premium customers are accessed, perhaps by being browsed and photographed on a mobile phone
- when an individual browses through, say, three customer records within a short time frame
- where two or more credit limit extensions are granted by the same loan officer, each just below an authorisation threshold
- a specific internet banking account is accessed from several terminal addresses
- by providing proof of appropriate behaviour – for example, that an operative has not accessed an account

Intellinx does not involve any change to your applications or systems, so its deployment is risk free. It can literally be deployed within half a day.

Beyond fraud prevention, Intellinx has been found to be extremely effective in facilitating and reducing the cost of compliance with regulations such as PCI DSS and Basel II, particularly in regards to the tracking, monitoring and access to all data.

