
SANS Conference – San Francisco

Intuit Fraud Management Oversight

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Fraud Management Overview

Mission:

Ensure that Intuit proactively anticipates, quickly detects and effectively responds to current and evolving threats designed to commit online fraud against Intuit and our customers.



Fraud against Intuit: Fraud resulting in financial loss directly to Intuit

Fraud against our customers: Fraud resulting in financial loss to our customers potentially creating a liability or causing reputational harm to Intuit

Intuit does business in Multiple Industries

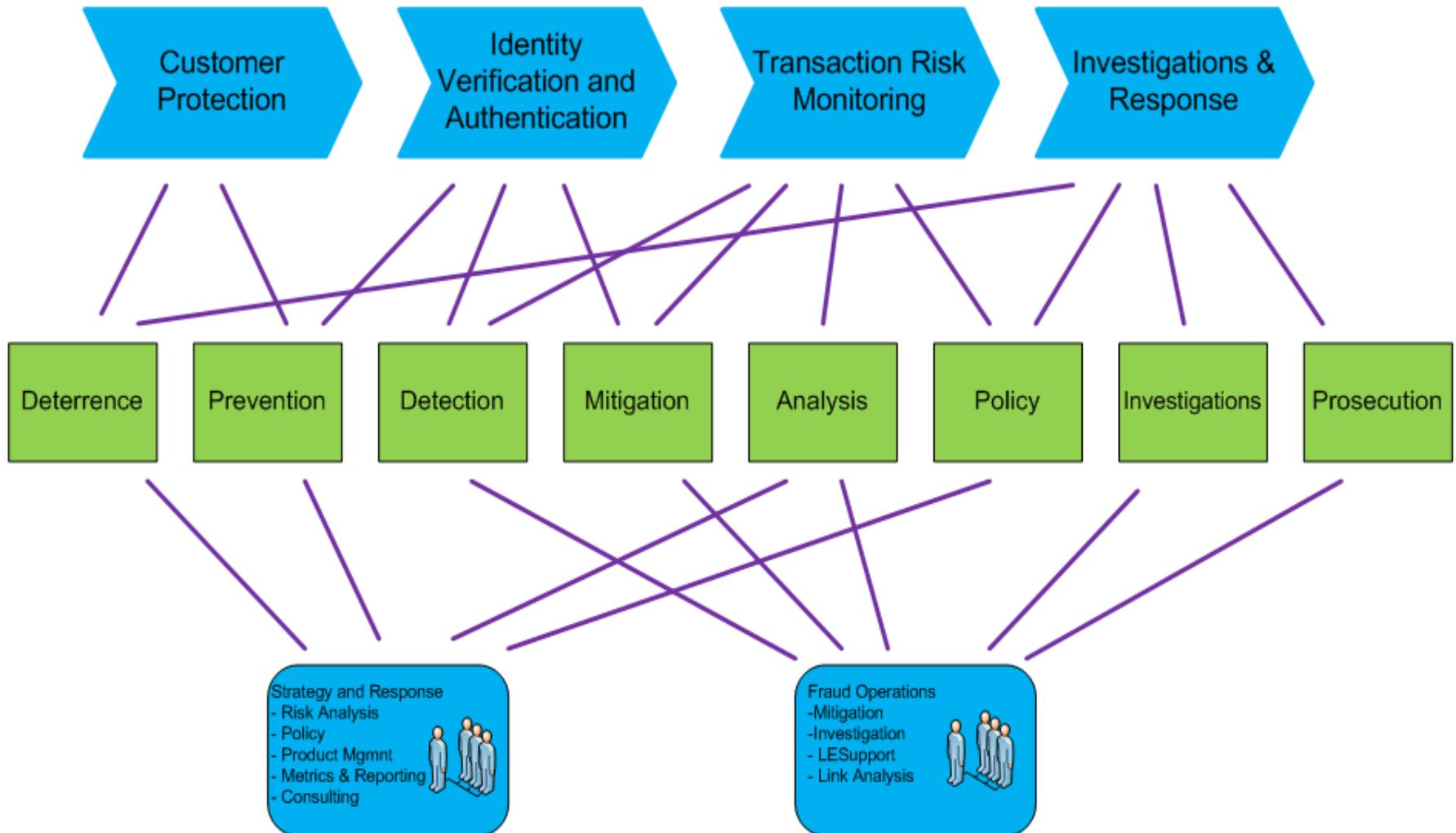
- Tax (TurboTax and Accounting Professionals)
- Small Business (Quicken, QuickBooks, QuickBase, WebSites)
- Payroll
- Payments
- Banking (formerly DigitalInsight)
- Healthcare
- Aggregation (Mint)

How do we breakdown (layers of defense)

- **Key Layers and levels of Fraud Management**
 - **Cyber Fraud Management (Centralize key functions and Drivers)**
 - Services, Architecture, Policy, Assessments, Strategy
 - **Customer Protection**
 - Products and Services direct to Customers
 - How/What customers need to protect their Browser/PC
 - **Identity Verification and Authentication (Manage the “Front Door”)**
 - Know both the “Public” and “Authenticated” customer
 - Don’t Forget to manage SSO
 - **Transaction Risk Management**
 - in-session anomaly detection (detect for “MIM”, “MIB”)
 - Back-end Transaction (\$\$ or Data) anomaly detection
 - Fraud Data Warehouse Strategy
 - Across Business Groups,
 - Across Company, (channels, distribution points)
 - Across Industries,
 - **Investigations & Response**
 - **Law Enforcement and Prosecution**

Comprehensive Fraud protection

- Centralized organizational support and specific program focus ensure complete coverage across 8 key components of fraud management



General Comments

- Fraud is a Business and Product Development Issue:
 - Design of Business Functions must be reviewed for Fraud
 - Early in the SDLC process during Product Ideation
 - QA Testing on – “What could a Fraudster do?”
 - Ensure “Architecture View” and reduce Fraud gaps
- Fraud is evolving too quickly:
 - Must have External Intelligence
 - Engage in U.E. (Underground Economy)
 - What is the value of your customers/company’s data?
- What is the connection with “Internal Fraud” in your company?
 - Data Leakage, Access Controls – traditional I.S. controls
 - See if there is a demand and supply in the U.E.