



Southern African Fraud Prevention Service NPC

Do know who you are dealing with?

Victim of ID Fraud?



Fraudster/Criminal/
Impersonator?

Genuine Person?

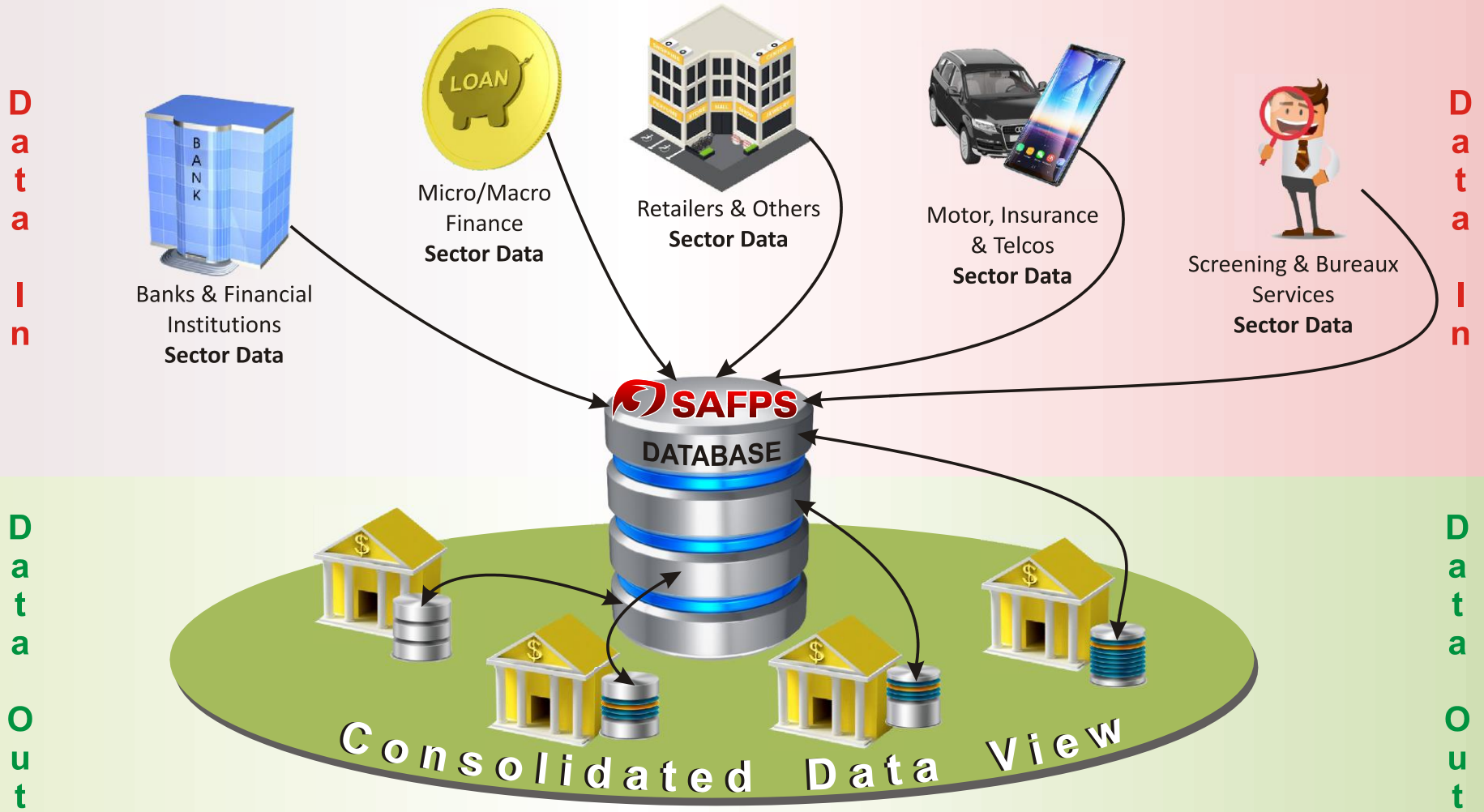
Customer / Employee / Supplier

History – who/what is SAFPS?

- SAFPS is a non profit company, founded in 2001 and fully committed to the prevention of fraud in the national interest – Based on UK Model CIFAS
- The organisation is wholly funded by members. The company's principle purpose is to enable fraud data sharing and information exchange between its members, through a centralised database.
- SAFPS is a registered Credit Bureau with the NCR
- SAFPS shares confirmed fraud and not convicted fraud, retaining info for 10 years
- Members pool and share information relating to:
Individual, Syndicate, Employee, Business, Financial, and Internet Fraud
- Provide a **FREE** service to consumers
 - 1. Who are victims of identity fraud
 - 2. Protect their identity

SAFPS Member Organisations (February 2020)				
Banks & Financial Institutions	Unsecured Lenders	Retailers & Other	Motor, Insurance & Telco's	Screening & Bureaux Services
Standard Bank	Old Mutual Finance	Truworths	Mercedes Benz FS	Compuscan
First National Bank	Get Bucks	Woolworths Financial Services	BMW FS	Managed Integrity Evaluation (MIE)
ABSA	Bayport FS	JDG Trading	SA Taxi Development	LexisNexis Risk Management
Nedbank	Real People	Mr Price Group	MTN	Consumer Profile Bureau (CPB)
African Bank		Lewis Stores	Cell C	Inoxico
Capitec		RCS Cards	Telesure Group Services	Affiliated Members
Grobank		Edcon (ABSA)	(Standard, Absa, FNB and Nedbank Insurance)	Trans Union, Experian, XDS
SA Home Loans		Teljoy	Badger Holdings	ICB, SABRIC
Al Baraka Bank		Home Choice	Afrocentric Health	Public Sector Partners
Tyme Bank		The Foschini Group	Cash In Transit	SARS
Sasfin Bank		MBD Credit Solutions	SBV Services	Financial Intelligence Centre (FIC)
Investec Bank Ltd.		Agents	Fidelity Security Group	South African Reserve Bank (SARB)
Ubank		Maris IT Development, VeriCred Credit Bureau	G4S Cash Solutions	Department of Home Affairs (DHA)
Discovery Bank				

Reciprocal sharing of data ... “Bring & Braai”



Broader Financial Industry Usage

SAFPS data is extensively used in:

- Credit extension
- Human Resources
- Collections
- Forensics departments
- Insurance
- Health Care

Broad Categories of Fraud

- Impersonation
- Forged Documents
- Misuse of account through fraudulent conduct
- Employee Fraud
- Insurance Fraud
- Internet Fraud
- Business Fraud

Networks

SAFPS Sector Forums

3 Large Sector Meetings

- Banks/Asset Finance/Unsecured Lending
- Retail – Furniture and Clothing
- Telecoms – Mobile and Fixed Line

Global Financial Crime Prevention Network

- SAFPS



- ICB



- Cifas

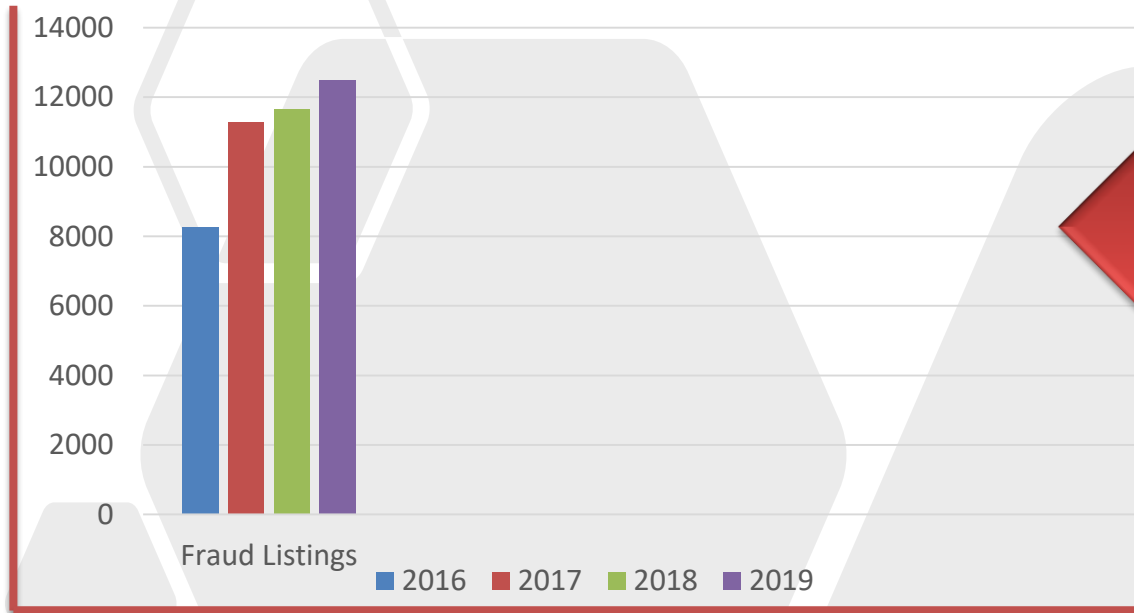


- AFCX



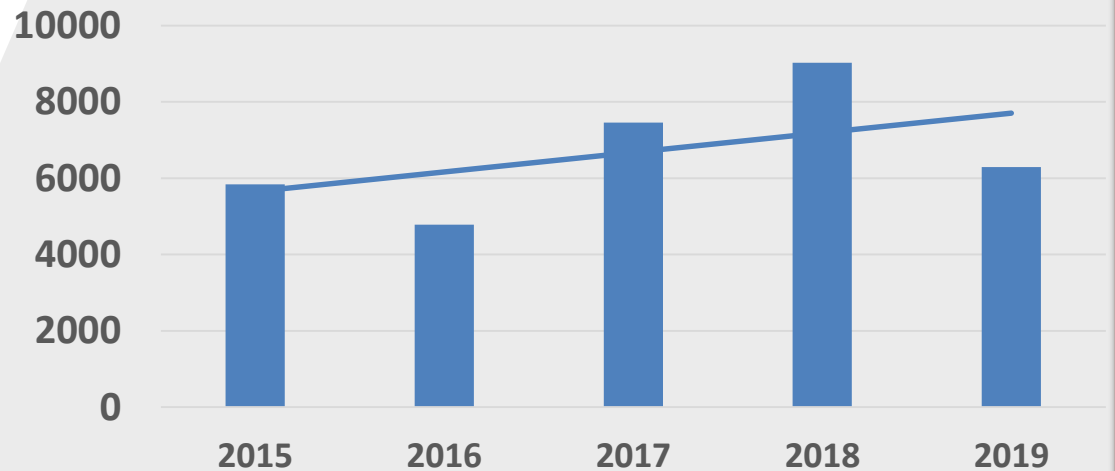
Trends 2017 - 2019			
	2017	2018	2019
Fraudsters use fabricated ID’s and names	-	-34%	-36%
Impersonation by using real ID and names	+89%	+101%	-12%
False Employment Details	-	+16%	+25%
Forged Payslips	-	+17%	+25%
Non Existing Employers	-	+16%	+25%
False Qualifications	-	-5%	-14%
Combination of Forged Documents	+46%	+47%	+33%
Misuse of Account through Fraudulent Conduct			
Evading liability			+207%
Money Mules			

Fraud Listings

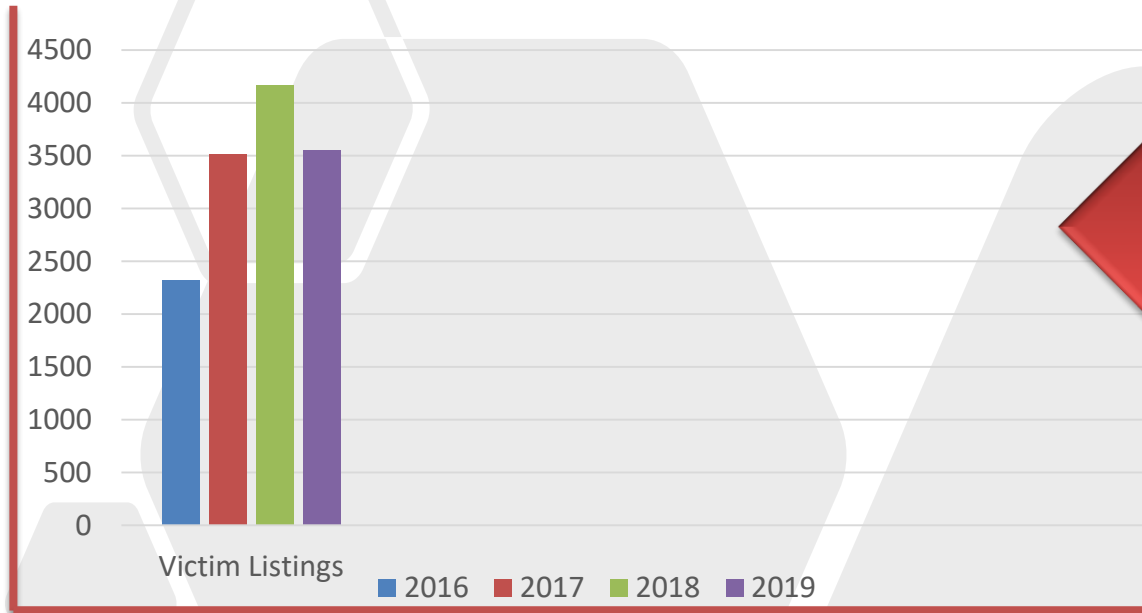


New Fraud Listings

Fraud Listing on database

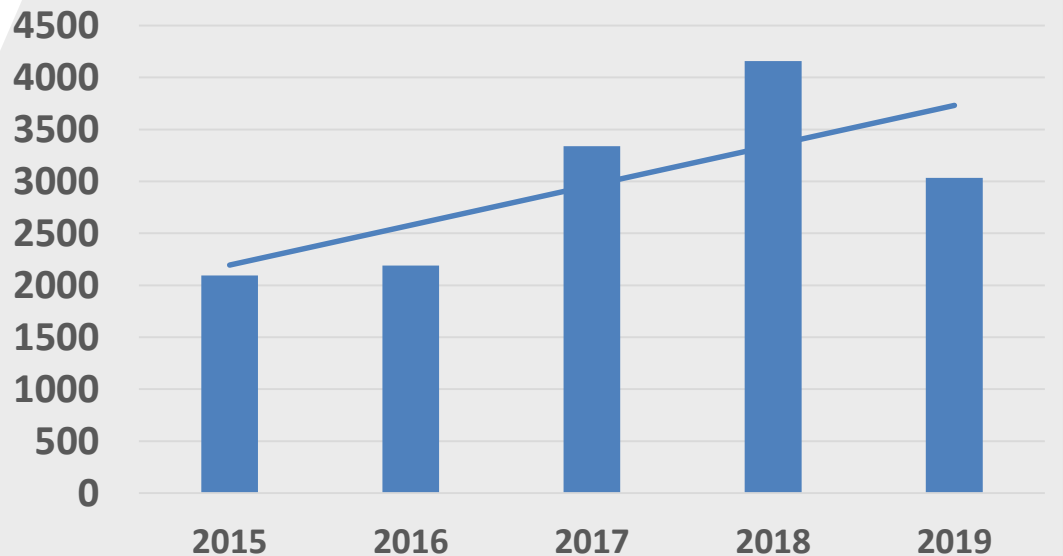


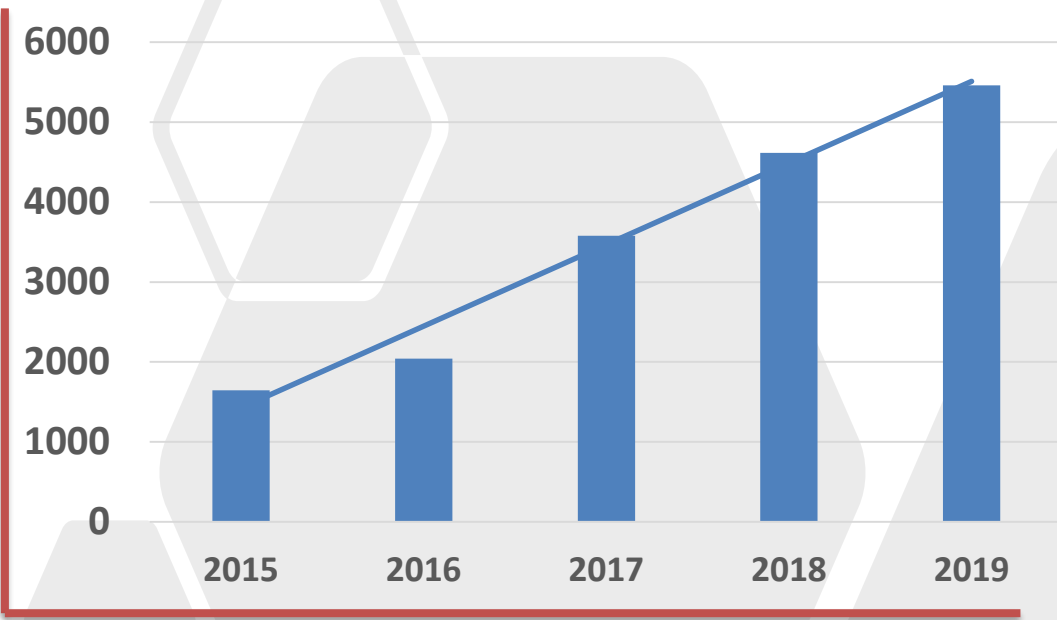
Victim Listings



New Victim Listings

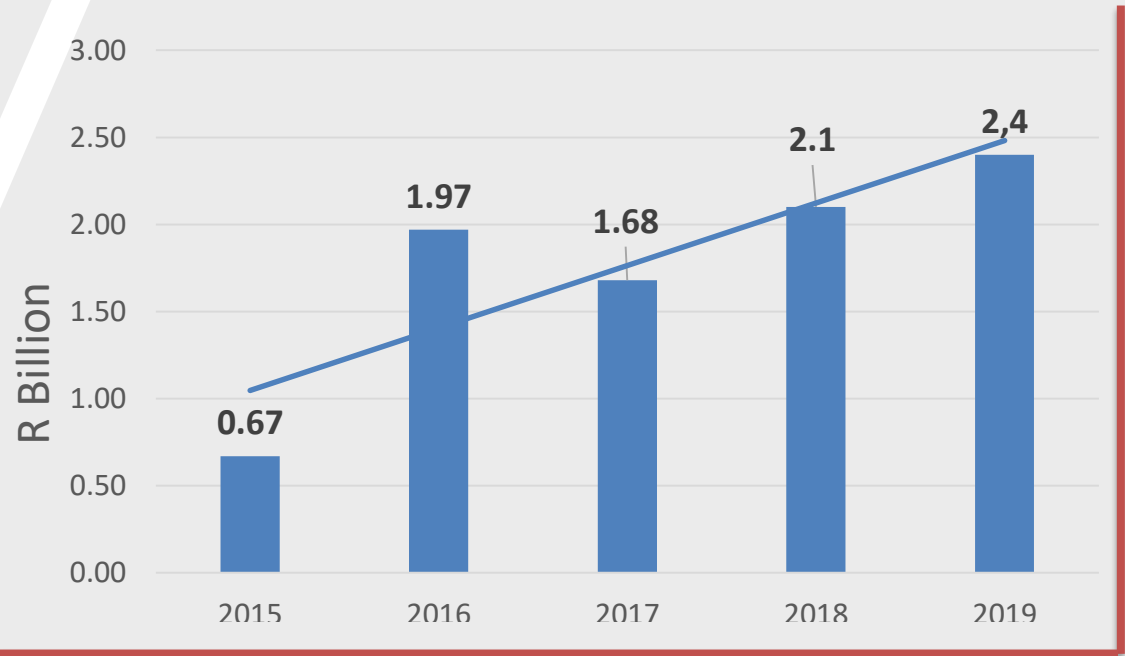
Victim Listing on database



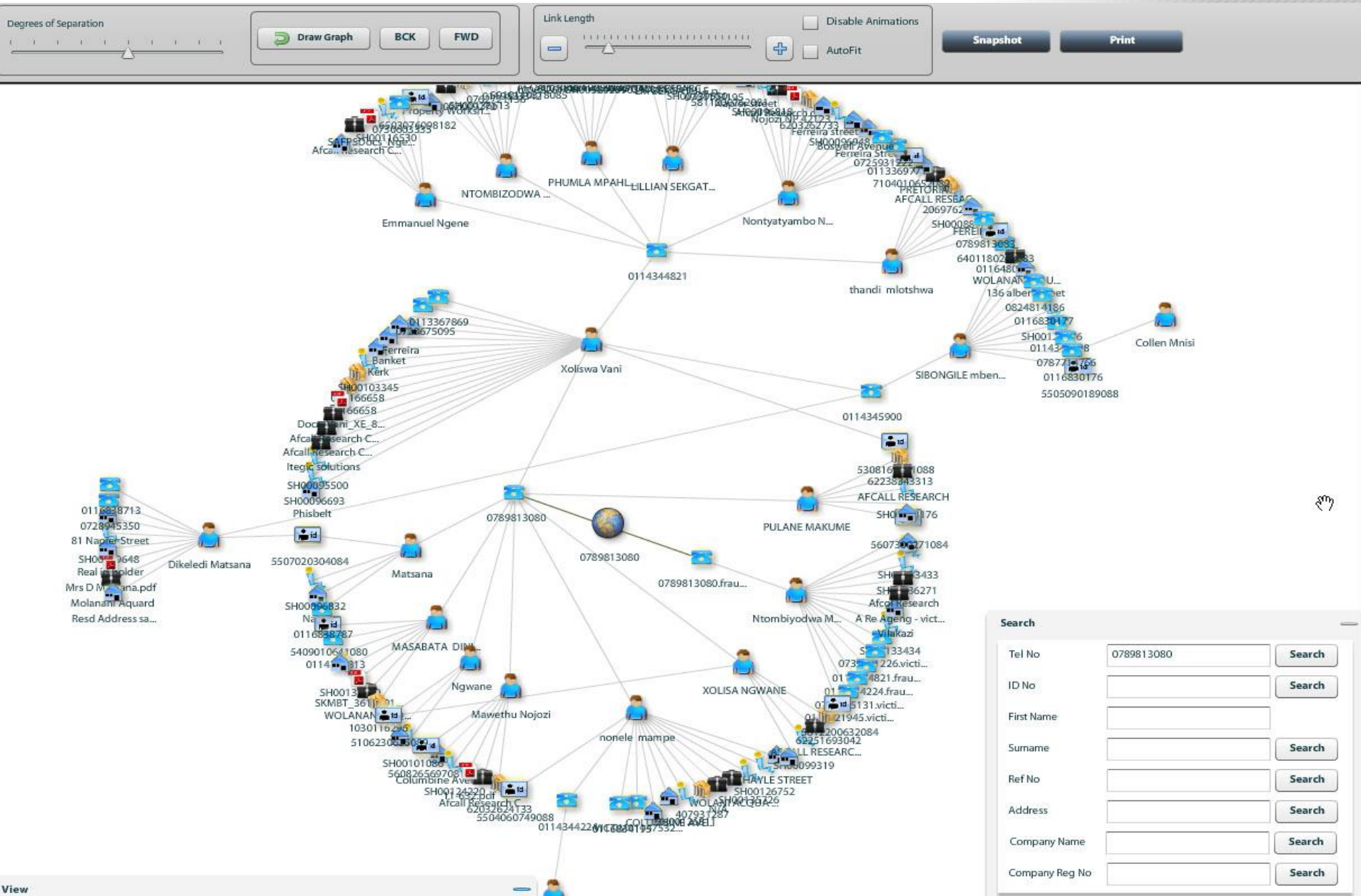


Protective Registrations

Savings Reported



Power of Industry Data



SAFPS Verification & Validation

Biometrics – Voice
Facial
Finger

SAFPS Current Model

Various Data Sources of
Confirmed Fraud

The Brain

- Machine Deep Learning
- Artificial Intelligence

Global Modus
Operandi

Investigated
SAFPS Data

Sector
Modus
Operandi

Fraud Prevention Model

- Generic
- Per Sector
- Per Company



frontrunners in the fight against fraud

Verification & Validation

- Taking the hand of consumers in the fight against fraud
- Consumer and business tool to minimize identity theft by using biometrics
- Protect themselves against data leaks, fraudulent account origination and account take-overs
 - Equifax – 143 Million
 - Adult Friend Finder – R412 Million
 - Yahoo – 3 Billion
- Consumer provide biometric data to SAFPS and members do verification
- Consumers own their identity and will consent to use of identity
- Business is assured of dealing with the correct individual
- KYC benefits



**SECURE
CITIZEN**

Own your identity

Secure Citizen App Video

Changing the future of Identity Management

Secure Citizen Mobile Application

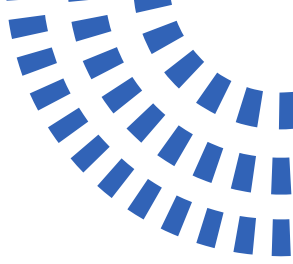
- Biometric verification
 - Facial
 - Voice
 - Liveness verification
 - Finger
- Demographic verification against DHA
 - Name, surname, gender, nationality, life status, immigration
- POA verification & validation
 - Confirmation of residential address
 - Behavioural movement validation of POA
- Device data collection
 - Lost/ stolen / Blacklisting
 - Device ownership register



Projects 2020

- Secure Citizen
- FACED
- Compromised Database
- Bank Verification
- Africa

Africa Focus



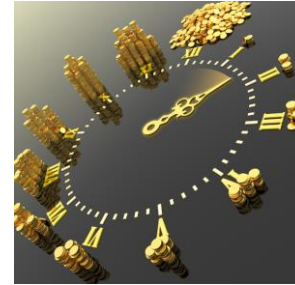
- Open SAFPS database in African Countries where members operate
- Introduce Secure Citizen to African Countries to serve as digital Identity
- Consumers will capitalise on biometrics as ID will facilitate access to finance, healthcare, insurance etc
- Database to reside in local country to eliminate issues of cross border data flow
- Every country can decide on model that will work for them
- Initial focus is SADC and East Africa

This is SAFPS:

Working together with our Members we



Protect the
CONSUMER against
FRAUD



Corporates **SAVINGS** of
Money & Time

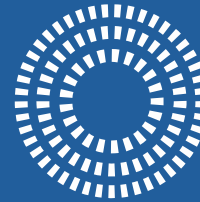


Reduce Fraud
Volumes

Contribute to
Economic Growth



Freedom from Fraud



SAFPS

**SOUTHERN AFRICAN
FRAUD PREVENTION
SERVICES**

Thank You

Questions