

# AMERICAN BANKER

On Focus and In Depth

## Patelco Picks Guardian to Fight Fraud

American Banker | Thursday, January 21, 2010

By [Daniel Wolfe](#)

[Patelco](#) Credit Union in San Francisco has agreed to use [Guardian](#) Analytics Inc.'s fraud protection system to monitor suspicious online activity, the Los Altos, Calif., vendor said Wednesday.

Guardian's FraudMAP system examines individual users' online activity to create a model of typical online banking behavior. If activity deviates from that behavior, it can be flagged so the bank or credit union can review that activity for potential fraud.

"[Guardian Analytics](#)' focus on the individual member provides fraud detection that's more accurate than other solutions we evaluated," said [Racheal Strider](#), Patelco's information technology security manager, in a press release.

Patelco also needed to choose a system that is invisible to members, "allowing us to maintain member privacy, security and trust," [Strider](#) said.

Guardian said Patelco is among a growing number of financial institutions taking steps to beef up security to protect against increasingly savvy fraudsters.

"More and more institutions are recognizing that existing security solutions are not enough to stop today's sophisticated online banking attacks and are investing in a new line of defense that can protect against today's fraud schemes," said [Terry Austin](#), Guardian's president and chief executive, in a press release.

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