ENTERPRISE

Protect your customers.

The scam has your logo on it. The answer can too. Banks, insurers, marketplaces and membership groups put Carmen in front of the people who already trust them.

Three ways to distribute Carmen

In your app

A "check this message" button inside your app or portal, on the API. Your brand on the front, Carmen's verdict behind it. Customers never leave your surface.

As a perk

The Carmen extension, Carmen Email and the Carmen app bundled with the account, the policy or the membership. Your customers get the same protection your staff do, under your name.

Under your brand

On our roadmap. Talk to us.

What the customer sees

`SecureCheck · by YourBank · powered by Backgrounder`

HIGH RISK

We never text from this number, and we never ask you to move money to a "safe account". Your account is fine. Block and delete.

The scam impersonated you. The answer comes from you.

What your fraud team gets

Every check, with its evidence

Each check a customer runs comes back with a verdict, the reasons, and up to six pieces of evidence, by API, into your own tooling.

The patterns, in your own data

Checks are logged with the domain, number or sender involved. When the same lookalike shows up across your customers, you see it in your own data.

Fewer calls that start with "is this you?"

The customer gets the answer inside your app. Your contact centre hears about the ones that need a person.

THE PITCH

Put an answer where the panic starts.

A customer holding a fake "unusual charge" text checks it with you, and gets the answer with your name on it.

How it is priced

Metered on checks, on a contract. Depth is chosen per request.

CHECK	CREDITS
Quick check	5
Deep analysis	25
Advanced analysis	250
Full report	500

There is no public price at this size. Tell us the population and we come back with a number.

How it starts

1. A call to scope the population and the channel.
2. We set up the API keys and a test with your fraud team on real traffic.
3. A number at the end of it.

What it is not

- Carmen does not scan the internet for scams using your brand. It checks what your customers hand it.
- No person reads your customers' messages. A person only gets involved if the customer asks for expert help.
- Message contents are kept 30 days for the case record, then deleted. The verdict and the evidence are kept for your records.

Who this is for

Banks and credit unions, insurers, marketplaces and classifieds, telecoms, membership and pension bodies. Anyone whose name gets used in a scam aimed at their own customers.

Questions

Can it run under our brand only?

A fully white labelled Carmen is on our roadmap. Today it runs in your app through the API, with the answer in your words on your screen.

Where does the data go?

To Carmen's servers for the check, kept 30 days for the case record, then deleted. Verdicts and evidence are kept and are yours by API.

Can our customers use the apps too?

Yes. The perk option bundles the three Carmen products with the account.

What do we get back per check?

A risk level, a headline, one recommended action, and up to six pieces of evidence with a weight each.

How long does a check take?

A quick check in seconds. A deep analysis usually under a minute.

Talk to sales

sales@backgrounder.com. Tell us who you are protecting and we will come back with a plan and a number.