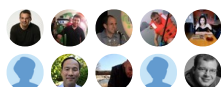


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QUESTION STATS

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2 Answers

**Mike Greenfield**, early PayPal fraud scientist1.4k Views • Upvoted by David O Sacks, Original COO and product leader of PayPal • Keith Rabois, I managed most third-party relations, caused trouble for ou... • Yishan Wong, 2001 - 2005 at PayPal, various roles.

Mike has 3 endorsements in PayPal.

In addition to Yishan's list, I'd add:

- An awesome team of DBAs allowed the fraud analytics team to build out massive data sets with hundreds and hundreds of variables which could be used for daily batch models. This wound up being very important, as having lots of variables would significantly improve the predictiveness of PayPal's statistical models.
- Proprietary black box techniques which took these hundreds of variables as inputs, and spit out expected losses associated with users or transactions. These models were more complex and predictive than the traditional, 5-10 variable regression models used in the banking world. The output of these models went to a team reviewing suspicious activity, who then used PayPal's tools to decide whether or not the flagged accounts should be blocked.

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Yishan has 20+ answers in PayPal.

Some features include:

- 1) Development of the "Gausebeck-Levchin Test," the first commercially-deployed CAPTCHA to prevent automated signups and other site activity.
- 2) A GUI system for visualizing sequences of transactions between networks individuals, allowing a human operator to quickly identify fraudulent account activity.
- 3) Fraud models developed in batch-time were implemented directly into code for runtime execution in order to make real-time determinations of which transactions or accounts might be potentially fraudulent as they were happening.
- 4) Advances in rapid-response for customer resolution of restricted accounts - automated fraud detection had a high false-positive rate, so methods needed to be developed to allow legitimate customers to quickly and painlessly prove that

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they were legitimate.

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