Emergency Alerts for Suspicious Activity
Created: 25/Nov/24 3:22 PM - Updated: 09/Dec/24 4:36 PM

Status:	Ready for delivery
Project:	Mobile Banking Application

Type:	Idea	**Priority:**	High
Reporter:	Mitch Davis	**Assignee:**	Alana Grant
Labels:	engineering, notifications		

Category:	Notifications & Engagement
Customer segments:	Enterprise
Goal:	Enhance user security
Confidence:	90
Impact:	5
Effort:	4
Documents:	https://spendit.com/ideas/emergency-alerts
Roadmap:	Now
Designs ready:	☒
Spec ready:	☒

Description

The idea of the **Emergency Alerts for Suspicious Activity** feature aims to enhance user security by providing real-time notifications for potentially unauthorized actions on their accounts. This capability empowers users to act quickly to prevent or mitigate fraud or account breaches.

Key Features

1. **Real-Time Notifications**:
   - Push notifications, SMS, and emails sent immediately upon detecting suspicious activity.
   - Examples of triggers: login attempts from unrecognized devices, failed password entries, or transactions exceeding preset thresholds.
2. **Customizable Alerts**:
   - Users can tailor the types of activities they want to be alerted about.
   - Alert thresholds can be adjusted based on transaction amount, frequency, or location.
3. **Multi-Channel Communication**:
   - Notifications are sent via the user's preferred channel (app, SMS, email, or all).
4. **Secure Verification Actions**:
   - Notifications include options for users to verify, deny, or escalate suspicious actions.
   - Two-factor authentication prompts can be triggered if needed.
5. **Detailed Activity Log**:
   - Users can view a history of alerts with timestamps and details in their account dashboard.
6. **AI-Powered Suspicious Activity Detection**:
   - Leverages machine learning models to analyze user behavior and flag anomalies.
   - Factors include geolocation, device information, transaction history, and typical spending patterns.