

Polygraph: Pay Day Loans Sector Targeted by Click Fraud Scammers

Click Fraud Prevention Firm Polygraph Warns of Increasing Risk to Pay Day Loans Sector

BERLIN, GERMANY, May 5, 2022 /EINPresswire.com/ -- Some advertisers are inadvertently wasting the majority of their online marketing budgets by falling victim to <u>click fraud</u>. It is a growing menace for all online businesses, although some are more at risk than others – with pay day loan companies rapidly becoming the premier target for click fraudsters.

Aided by experience gained through previous fraudulent behaviour, the scammers are now able to bypass methods which have been created to prevent more commonly known forms of online fraud. This means click fraud has evolved into an easy, yet profitable, way for them to make millions of dollars at the expense of advertisers.

Click fraud is committed by displaying genuine adverts, using high value keywords which are most in demand by advertisers, on fake websites. As publishers receive money every time an ad is clicked, the criminal gangs have learnt that by creating websites to display adverts, acting as legitimate publisher accounts, they can choose which ads are displayed and how many times they are clicked. By using technology and trickery they can force large numbers of web traffic to click on the genuinely placed ads, meaning the fraudsters earn a fee with each click.

Because the fraudsters are using genuine clicks and methods which many advertising platforms are not yet able to detect, the click fraud gangs are seeing high levels of success.

Pay day loan companies are one of the targets most at risk from this type of fraud, with the threat against them growing.

According to Trey Vanes, Chief Marketing Office at <u>click fraud detection firm Polygraph</u>, cyber-criminals target pay day loan ads due to their high pay-out. "The fraudsters research which ad keywords pay the most per click, and use those keywords to force high paying ads to appear on their scam websites. Since the criminals are all targeting the most lucrative keywords, it has created a situation where thousands of click fraud gangs are targeting pay day loan ads."

By displaying adverts based on more than 1,000 of the most popular pay day loan related keywords, the criminal gangs are diverting huge sums of money away from the advertisers and taking it as profit for themselves.

As they infiltrate genuine internet searches, using real clicks by innocent, unsuspecting, website visitors, the scammers are benefitting from money others have spent on their legitimate online advertising campaigns. The fraudsters are understood to be making millions of dollars illegally through this scam, and that figure will continue to grow unless more is done to tackle the crime.

As up to 80% of genuine advertisers' customer clicks are now understood to be fake in some circumstances, particularly within the pay day loan sector, genuine advertising budgets are being destroyed because of the huge numbers of fake clicks driven by click fraud.

Confounding the problem is the fact that many ad networks fail to detect these fake clicks, resulting in the advertisers footing the bill for their pilfered ad campaigns.

Polygraph has developed its own techniques to <u>detect click fraud</u>, taking it out of the hands of advertising networks and publishers. These methods have been created through monitoring the activities of cyber-criminals, using their own playbook built on inside information explaining how the click fraud is committed.

By detecting fraud risks before it happens, Polygraph can tell advertisers which of their keywords are likely to be targeted, which networks are sending them the most click fraud, provide evidence of the fake clicks so the advertisers can claim refunds from the networks, and then block bots from seeing their Google ads.

"This problem won't go away on its own, and it's a high risk strategy to hope the ad networks will protect you," added Mr. Vanes. "The reality is we have customers who were wasting most of their ad budgets on click fraud. By taking action and using an independent click fraud detection service to protect them from fake clicks, they now have effective advertising campaigns and don't need to worry about being ripped off by criminals."

Polygraph can monitor which keywords are most at risk, and help protect advertisers' budgets from click fraud.

For more information, please visit https://polygraph.net

About Polygraph

Established in Berlin, Germany in 2021, Polygraph monitors the activities of click fraud gangs, including how they operate, who they target, the techniques they use, and how to detect their fraud. We go far beyond bot detection to ensure your ad budget is not stolen by cyber-criminals.

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