Experian

For more than a decade, fraud and compliance teams have grappled with the need to constantly add new tools and strategies in response to a diverse and changing set of dynamics. Ever-evolving fraud schemes, changes in regulatory requirements, and new digital initiatives are just a few of the drivers behind a truly relentless pace of change. As a result, systems have become increasingly complex, expensive, and difficult to integrate and manage. This complexity limits the ability to quickly scale and flex in response to new risks and causes too much friction for customers.

"CrossCore will make it easier to adapt our strategies and plug-and-play with new tools. It will future-proof what we have today."

Senior Vice President of Risk Management, Global Bank

Introducing CrossCore™

CrossCore™ is the first smart plug-and-play platform for fraud and identity services. It delivers a future-proof way to modify strategies quickly, catch fraud faster, improve compliance, and enhance the customer experience. It does so through a modern technology approach that combines a flexible and scalable API with powerful workflow and decisioning functions, allowing you to connect, access, and orchestrate decisions across multiple systems more effectively. In addition, because no single system will ever have all the answers, CrossCore is open. This means it supports a best-in-class approach to managing a portfolio of services that work together in any combination — including Experian solutions, third-party services and client systems — to deliver the level of confidence needed. Isn't it time we had a way to make fraud and identity solutions work better together for everyone?

What CrossCore delivers:

A future-proof way to manage fraud and identity services.

- Start quickly by turning on Experian services through a single integration.

- Connect to services quickly with a common, flexible API.

- Act quickly to adapt to changing conditions and new risks with built-in strategy design and workflow capabilities.

Strategies that deliver the level of confidence required at a transaction level.

- Specify which services are needed in which order based on the workflow logic and decision criteria for each transaction.

- Call services all at once or in sequence based on decision logic.

- Precisely tailor strategies based on transaction type.

Capability to optimize decisions across services.

- Orchestrate decisions across disparate systems.

- Control the data being used in decisions.

- Apply client-specific data and analytics to decisions.

Ability for risk-management teams to take control and move at the speed of fraud.

- Create, deploy, and manage strategies more easily.

- Reduce burdens on IT and Sciences teams.

- Make strategy changes dynamically, with no downtime.

Key benefits

A future-proof way to manage fraud and identity services.

- Reduce risk across fraud and compliance by speeding the time-to-market with new tools and strategies.

- Drive top-line growth by reducing the friction and false positives that cause customer fallout.

- Increase operational efficiency by avoiding needless referrals and driving down the cost to deploy tools and strategies.

Key features

Common access through a flexible API.

- Reduce integration cost and complexity.

- Get single sign-on access to multiple systems.

- Easily access new services as they are added.

Strategy design and workflow decisioning.

- Speed the time-to-market for new and enhanced strategies.

- Improve decision control.

- Easily test and trial new services.

An open approach.

- Connect services across Experian, partners and internal systems.

- Support a layered approach to managing risks across providers.

- Reduce the cost of managing services over time.

About Experian Decision Analytics

Experian Decision Analytics helps clients make better, more insightful decisions and create greater value from customer relationships across their entire book of business — from consumers to small and commercial enterprises. Clients use Decision Analytics' data intelligence, analytics, technology and consulting expertise to expand customer relationships; manage and mitigate credit risk; prevent, detect and reduce fraud; meet regulatory obligations; and gain operational efficiencies.

Decision Analytics provides the intelligence used by leading businesses worldwide to assess with confidence the potential risk and reward of critical business decisions.

To find out more about CrossCore, contact your local Experian sales representative or call 1 888 414 1120.