



## Digital Risk Score for Precise ID®

### Online fraud and identity risk assessment for credit unions

While emerging technologies like online banking and account management have opened up new opportunities for credit unions to attract and retain members, these same advances also have provided identity thieves with new channels for executing fraudulent schemes. The ideal fraud prevention and identity verification tool incorporates a view of online risk factors as part of a flexible defense platform, enabling you to stay one step ahead of criminals while quickly pinpointing and accommodating true members.

Digital Risk Score for Precise ID is an innovative risk-assessment tool that combines device intelligence and online protection with the strength in verification and identity fraud prevention of Precise ID.® Digital Risk Score uses Experian's powerful online risk assessment and device intelligence technologies to complement and enhance the Precise ID real-time risk score. Precise ID scoring models and the Digital Risk Score online assessment provide innovative, integrated authentication and fraud detection on a single platform. By combining the leading-edge analytics and decisioning technology of Precise ID with sophisticated online risk rules and cutting-edge device intelligence, you have a comprehensive risk-management and authentication system tuned to today's digital business needs.

#### Flexible fraud prevention

Precise ID is a robust, comprehensive product that allows credit unions, banks, financial-services providers, card issuers, retailers and order processors to customize their risk exposure for each transaction. With Digital Risk Score for Precise ID, credit unions can improve their ability to screen out fraudsters by examining online risk factors and leveraging integrated device intelligence technology to detect devices infected with malware or other signs of suspicious online behavior. This not only improves fraud detection, but also fosters a positive, convenient member experience and provides you with a more accurate picture of the applicant through the online view of fraud and identity.

The additional breadth of data and complex modeling help make the Precise ID platform one of the most advanced in the marketplace.

## Features

- A single integration point to Precise ID for digital risk scoring
- Instant, real-time digital risk assessment that protects against:
  - Compromised consumer devices infected with malware
  - Scripted attacks from bots or botnets
  - Man-in-the-middle attacks
  - Industrialized identity theft fraud
- Hundreds of event-based fraud rules that guard against typical fraudster tactics and protect against the use of compromised identity data

## Digital Risk Score

Digital Risk Score provides a powerful, affordable way for credit unions that use Precise ID to strengthen and enhance fraud detection in their online channel. This improves the point of enrollment, account application and login without disrupting the customer experience or incurring unsustainable operational costs. Digital Risk Score uses Experian's leading online fraud prevention and device intelligence technologies to assess fraud and identity risk in the online environment. The assessment produced by Digital Risk Score enriches the risk modeling within Precise ID. By incorporating the digital risk view, credit unions can protect against contemporary online fraud tactics, including computer-generated applications or logins from the same device, spoofing IP addresses in the United States, the use of stolen identity credentials, the use of synthetic identities and more.

## Precise ID — fraud prevention's core platform

Blending the industry's most extensive data, superior analytics and flexibility, Precise ID is a single-platform solution that operates across product lines and throughout the Member Life Cycle to provide fraud prevention. This comprehensive system enables you to develop a plan that suits your specific needs. Instead of combining several niche products, you can customize risk strategies for all of your institution's fraud prevention needs. Precise ID also reduces operational expenditures — both actual losses and management costs — by optimizing your fraud prevention in previously unavailable ways and without costly product integration projects.

The Precise ID Web user interface features real-time functionality and transaction reporting, enhancing user

flexibility and speed. In addition, it provides streamlined access while implementation occurs, allowing new users to be up and running within days.

## Key benefits

- Help grow your online channels by securing them better
- Lower your fraud losses by increasing fraud detection rates
- Protect against the use of breached data by leveraging proprietary online attributes to combat "clean" fraud
- Improve your members' experience by recognizing trusted members and eliminating unnecessary challenge questions
- Lower operational costs by incorporating online fraud prevention into your existing Precise ID implementation
- Simple and easy to use implementation
- All internal and external compliance requirements are met

## About Experian Fraud and Identity

Experian's fraud and identity business is a leader in intelligent, customer-friendly fraud prevention solutions. We help both large and small clients prevent fraud worth over US\$500 million each year, maximizing profitability while at the same time providing secure, hassle-free customer interactions. Every year, we check that the millions of people around the world are who they say they are, providing an effective, discreet identity solution that delivers streamlined customer experiences, every time. Our combination of traditional and unique data, fraud modeling expertise, cross-industry experience and global perspective has us earned the trust of organizations and consumers from around the world.

For more information, visit at [www.experian.com/business-services/fraud-management.html](http://www.experian.com/business-services/fraud-management.html) or contact us at 1 888 414 1120.

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