

# Experian's fraud detection and authentication services for government

Providing data expertise and analytical insight to meet your needs

To detect and protect against fraud, you need accurate, comprehensive data and predictive analytics. With more than 30 years' experience in data management, Experian® combines cutting-edge technology and analytics with a consultative approach to help state and federal agencies of all sizes and reach gain a deeper understanding of individuals, businesses, markets and economies.

Fraud prevention systems often are designed like fortresses — but escalating maintenance weakens them over time. Costs climb. Complexity increases. It gets harder to adapt to keep pace with change. As more systems and tools are added, incompatibilities grow, creating blind spots that fraudsters eagerly exploit.

But there's a better way. Connecting disparate fraud systems with an open platform gives you visibility and agility. The source of true strength isn't a fraud prevention fortress. It's all systems working together.

With our platform, you can marry identity and access-device risk assessments, analytics and decisioning in a single integration while meeting National Institute of Standards and Technology requirements for remote identity proofing. We provide the first smart, open plug-and-play platform for fraud and identity services. It delivers a better way to modify strategies quickly, catch fraud faster, improve compliance and enhance the consumer experience. With a modern technology approach that combines a flexible and scalable API with powerful workflow and decisioning functions, our platform lets you connect, access and orchestrate decisions across multiple systems more effectively.

And because no single system will ever have all the answers, our platform remains 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 proprietary government systems — to deliver the necessary level of confidence.



### Consumer verification services

#### Holistic risk assessment and comprehensive consumer authentication

Fraud perpetrators remain a relentless threat. Their schemes and attacks can appear instantly or progress slowly, requiring a tool set that captures and summarizes these behaviors in real time and over time. Our authentication services leverage a real-time historical consortium of more than 250 million identity inquiries that offer a unique view of emerging fraud risk. Checks include the frequency with which these identities are seen and any inconsistencies over time that might suggest risk. We leverage a combination of credit and noncredit data to determine identity based on validation and verification scores that accurately measure identity risk in nonlending situations.

### Determining identity theft risk

#### Consumer authentication that goes beyond basic identity element validation

By leveraging our vast attribute repository, which adds more than 2 million transactions per day, you can quickly assess the likelihood that a consumer's identity has been compromised. Based on the velocity of identity element linkage over a period of time and considering 282 attributes highlighting elements of risk, you can rapidly identify fraud threats associated with inconsistent or high-risk use of numerous identity elements. Experian's broad view of consumer actions creates scores and attributes that identify the risk of identity compromise and predict when a consumer's identity information is at risk, even if no fraud event has been identified.

### Dynamic out-of-wallet questioning

Another layer of fraud prevention and consumer identity verification includes our interactive knowledge-based authentication results and customizable challenge-response questions (also referred to as out-of-wallet questions), with answers designed to be known only by the actual consumer. We offer flexible question configurations with alternate language and custom question text with the ability to limit the number of consumer attempts. You can optimize risk strategies for specific populations using credit and noncredit data, including data to specifically address hard-to-verify consumers with little to no financial history.

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Experian's Fraud and Identity Solutions team comprises identity intelligence experts, scientists, analysts and thought leaders specializing in consumer authentication, application fraud and high-risk transactions.

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Using customizable configurations designed to balance business needs with fraud-risk appetite, our dynamic questions tool can combine a risk score and device intelligence to catch fraud before it leads to loss. Our out-of-wallet questions let you authenticate consumers confidently via noninvasive questions that can be answered quickly only by the true consumer.

### Evaluating risk associated with devices used in remote transactions

Thoroughly assessing the entirety of online threats includes not only accurately identifying the consumer, but also determining the associated risk of the device being used in the transaction. As organized fraud rings often incorporate scripts or other automation methods to hit large numbers of accounts quickly, the ability to link seemingly unrelated activities to one source is crucial to identify fraudsters' activities and methodologies.

Experian's device intelligence service is designed not only to identify all devices (PCs, tablets, mobile phones, etc.) used during the remote proofing transaction, but also to provide true device intelligence to detect fraud. Unlike other systems that rely on cookies, flash-shared objects or other forms of tagging to identify a device, we require nothing from consumers. The technology covertly collects more than 100 unique device parameters and additionally manufactures a patented, time-differential value. This combination of variables identifies devices perpetrating fraud quickly, accurately and with a high degree of granularity. We seamlessly monitor transactions, uncovering high-risk activity without alerting the end user or impacting the consumer experience.

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### Business verification services

Thoroughly assessing the entirety of online threats includes not only accurately identifying the consumer, but also determining the associated risk of the device being used in the transaction. As organized fraud rings often incorporate scripts or other automation methods to hit large numbers of accounts quickly, the ability to link seemingly unrelated activities to one source is crucial to identify fraudsters' activities and methodologies.

### Consulting services

#### Ensuring the highest return on investment and peak performance

Fraud threats, compliance challenges and operational boundaries change. Agency authentication policies must change as well. Experian's Fraud and Identity Solutions team comprises identity intelligence experts, scientists, analysts and thought leaders specializing in consumer authentication, application fraud and high-risk transactions. We collaborate with our clients to deliver standardized or custom operations reviews and performance monitoring reports to ensure the services we provide maximize the return on an agency's investment in the form of predictive value and efficient process integration.

Our consultants bring deep knowledge and experience with respect to best practices and recognizing opportunities to leverage them for each client's situation. In addition to the wisdom and expertise incorporated into every Decision Analytics platform engagement for analytics and fraud solutions, our global consultants are skilled practitioners in the identification and detailing of strategic enhancement opportunities. This includes the design of new business strategies to meet specific objectives across the consumer life cycle.

The threats posed by fraud and identity theft demand a risk-based approach that employs accurate and broad data assets; targeted analytics; knowledge-based authentication; and flexibly designed, efficient and predictive decision policies throughout the consumer life cycle. Applying the right treatment at the right time allows organizations to strike the best balance among automated approvals, referrals, fraud detection and false positives. More importantly, it ensures the best possible experience for every legitimate consumer.

### What Experian's plug-and-play platform delivers

#### A better way to manage fraud and identity services quickly:

- Start by turning on Experian services through a single integration.
- Connect to services with a common, flexible API.
- Act to adapt to changing conditions and new risks with built-in strategy design and workflow capabilities.

#### Strategies that deliver the confidence level required during each transaction:

- Specify which services are needed in which order based on the workflow logic and decision criteria for each transaction.
- Call all services at once or in sequence based on decision logic.
- Precisely tailor strategies based on transaction type.

#### The capacity to optimize decisions across services:

- Orchestrate decisions across disparate systems.
- Control the data being used in decisions.
- Apply agency specific data and analytics to decisions.

#### The ability to take control and move at the speed of fraud:

- Create, deploy, and manage strategies more easily.
- Reduce burdens on IT and fraud analysis teams.
- Make strategy changes dynamically, with no downtime.

### About Experian Decision Analytics

Decision Analytics helps clients make better, more insightful decisions and create greater value from client 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 your agencies 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 confidently assess the potential risk and reward of critical business decisions.



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