Fraud and Identity Solutions Overview

Experian's Fraud and Identity Solutions help clients build trusted relationships with legitimate customers and constituents at every point of contact. As a global steward of identity and behavioural information, we have developed deep expertise, unique data assets and advanced analytics that are proven to reduce fraud while increasing straight-though processing and the quality of interactions across all channels.

We accomplish this by applying a broad array of automated verification techniques to reduce the complexity of managing customer interactions while assuring a consistent, reliable and secure customer experience. Additional protection is available through participation in our fraud data consortiums which enable members to receive early warning of actual and potential frauds occurring at other organisations.

How Experian can help

- Increase retained revenue and reduce losses from fraud
- Improve the quality of the customer experience
- Maximise straight-through processing
- Improve staffing efficiency and scalability
- Avoid false positives and abandonment
- Minimise referrals, manual reviews, investigation time and excessive burdens on investigative staff

Primary capabilities.

- **Identity proofing.** Instantly verify that people are who they claim to be and comply with Know Your Customer (KYC) policies and regulations. Access a range of authentication techniques for electronic identity checking and physical document authentication.

- **Identity protection services.** Reduce the risk of identity theft by making consumer identity protection services available to your customers. Minimise exposure and accelerate resolution in the event of a data breach.

- **Fraud detection systems.** Apply advanced analytics to instantly quantify risk with behavioural modelling, pattern detection and predictive scoring. Gain real-time access to known frauds, aliases, suspicious addresses and more. Automate screening, secondary verifications and issue resolution to increase straight-though processing, customer satisfaction and investigator productivity.

- **Data breach resolution.** Receive expert assistance in the event of a breach. Services include consumer identity protection services, project management, consumer notification, call centre services and compliance reporting.

Fraud consulting

Our specialised fraud consultants work with your team to develop fraud strategies that deliver immediate results and provide a solid foundation for building sustainable value over time.

As former fraud managers, they have years of experience fighting fraud for some of the largest institutions in the world. This enables them to help clients effectively balance the tradeoffs involved in managing fraud while maximising revenue, customer satisfaction and productivity.

They understand your unique business challenges and can provide practical guidance, whether you need a quick fix to a pressing problem or a full evaluation of your fraud prevention program.

About Experian Decision Analytics

Experian Decision Analytics enables organisations to make analytics-based customer decisions that support their strategic goals, so they can achieve and sustain significant growth and profitability. Through our unique combination of consumer and business information, analytics, decisions, and execution, we help clients to optimise customer value and actively manage it over time.

Experian collaborates closely with clients to identify what matters most about their business and customers, then create and implement analytics-based decisions to manage their strategies. Experian enables organisations to realise increased revenue, controlled risk, enhanced operational efficiency, and superior compliance for competitive advantage.

For more information, please visit www.experian.com.

© Experian Information Solutions, Inc. • All rights reserved

Experian and the Experian marks used herein are service marks or registered trademarks of Experian Information Solutions, Inc.

Other product and company names mentioned herein are the property of their respective owners.

11/2012