

Protecting and growing your online estate



The evidence is overwhelming. Organised fraud rings are out to attack your business. This is an especially critical concern for anyone looking to grow the digital channel. Massive, high profile data breaches have become familiar events and sensitive data is being exposed at alarming rates. This means that highly organised criminal rings have a ready supply of the data they need to impersonate legitimate customers and perpetrate fraudulent transactions. In a business climate with no shortage of challenges, balancing the need to detect fraud risk while avoiding disruption to genuine customers has to be a critical priority.

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About 41st Parameter

In a world where people are increasingly reliant on a variety of Internet-connected devices for everything from banking to shopping to entertainment and media, creating relevant customer experiences and preventing online fraud are constant business challenges. 41st Parameter, a part of Experian®, is the global leader in device recognition and intelligence, and cyber fraud detection, using patented technologies and years of expertise to identify devices without using cookies, without compromising privacy and without impacting performance.

Detect more fraud and dramatically reduce fraud losses, while improving your customers' experience:

- Significantly cut attack rates and fraud attempts
- Avoid disruption to the customer experience by reducing false positives
- Drive down operational costs with accurate fraud detection capabilities that minimise the need for manual review
- Gain visibility into fraud risks across channels including the rapidly growing mobile channel



FraudNet – Superior online fraud detection driven by sophisticated device intelligence

FraudNet is an online fraud detection system that prevents losses by integrating rich device intelligence with the contextual data of an online event, to detect fraud risk. FraudNet is designed to protect the complete consumer journey online, from account creation to account access and online transactions. It instantly recognises known returning customers, authenticates new legitimate customers and flags fraud threats during transactions. By leveraging more than 100 device intelligence attributes and nearly 600 rules, FraudNet can detect suspicious and inconsistent device characteristics without the use of cookies or tags. This sophisticated device intelligence is coupled with a highly tuned risk engine and powerful, patented link analysis tools to instantly flag fraudulent activity, uncover fraud rings and drive interventions. With FraudNet in place, clients can instantly separate fraud from legitimate customer activity to reduce losses and avoid costly disruptions to the customer experience.

TrustInsight™ – Trusted, frictionless transactions in the online channel

TrustInsight™ provides a real-time analysis of a transaction, crowd-sourced from a network of merchants and issuing banks, that produces a TrustScore™ indicating whether the transaction is likely to be genuine and should be approved. By creating a private and secure link between data the merchant knows and data the issuer knows, TrustInsight enables issuers to utilise additional information in their fraud detection process, including the identification of a cardholder's trusted devices. This helps reduce the number of false positives (good transactions that are declined or investigated by the card issuer) resulting in higher revenue and improved customer satisfaction.



About Experian Decision Analytics, Fraud and Identity Solutions

The fraud and identity business line of Experian Decision Analytics enables organisations to drive growth and profits by identifying legitimate customers and detecting fraud at every point of contact while maintaining a positive customer experience. Through our unique combination of consumer and business information, analytics, decisions, and execution, we help organisations implement a comprehensive, layered defense strategy where protection is commensurate with risk and value.

Our expertise in risk-based decisioning has made us a global leader in fraud and identity solutions for new account opening, account takeover, bust-out fraud, online and mobile fraud, and card-not-present fraud across a range of industries and customer channels. 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.**

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08/2014