

Experian Fraud Score

The next generation of fraud prevention



Experian's Fraud Score is the latest addition to the Experian fraud prevention portfolio. Experian Fraud Score brings the next generation of fraud prevention capability to any organisation that is serious about combatting and preventing fraud.

Utilising the very latest in supervised Machine Learning capabilities, Experian Fraud Score leverages over 30 years of global fraud prevention expertise, proprietary Experian bureau data, and application fraud outcomes to determine fraud risk with a high level of accuracy.



We leverage this extensive intellectual property and data to provide a simple to use and consume, fraud propensity score

Whether you are an organisation taking your first step into fraud prevention, or a sophisticated team with multiple technologies and capabilities already in place, Experian Fraud Score provides additional insight and protection, helping you to spot fraud at point of application or transaction, and throughout the customer lifecycle.

Developed using cutting edge data analytics and proprietary fraud outcome data, Experian have been able to leverage the knowledge and power of thousands of global fraud prevention experts, billions of credit applications and application data points, alongside years of confirmed fraud data, to produce a **highly predictive fraud propensity score**.

A simple, highly-effective, predictive solution – available to all

Historically, for many organisations, dependencies like:

Data consortium membership



Reciprocal data agreements



Complex vendor landscapes



Vast human and technical resource requirements

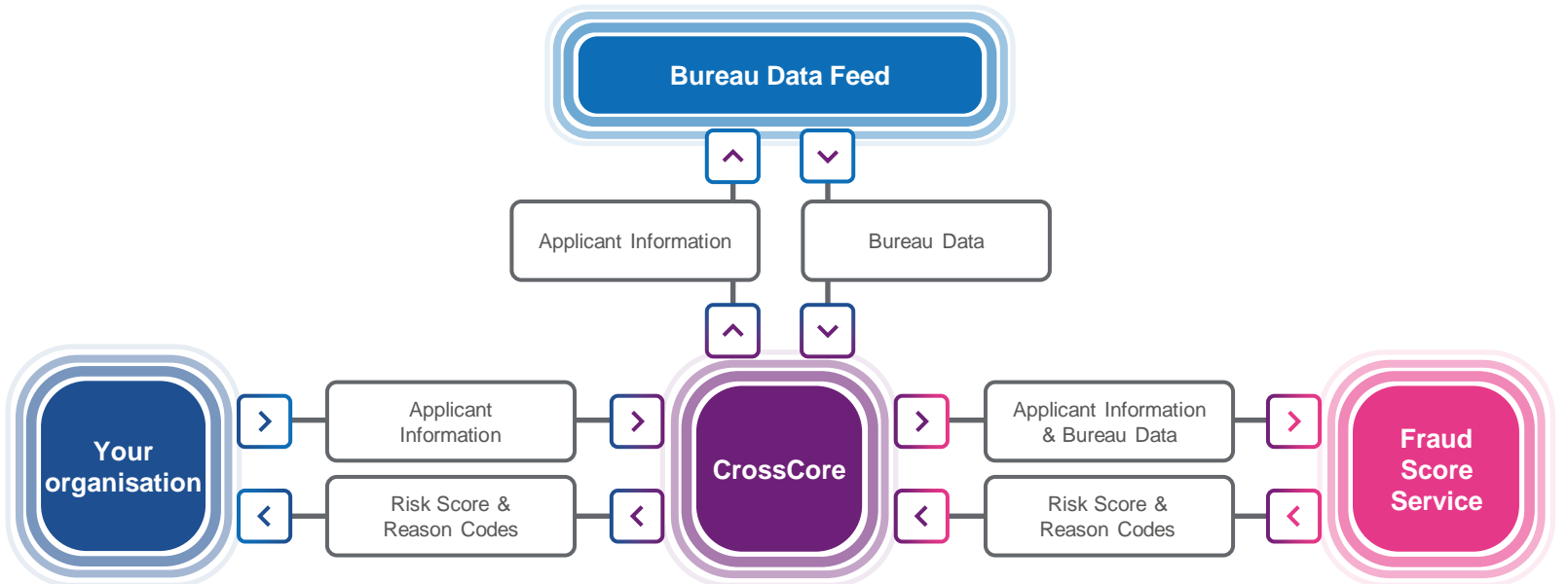


meant getting a meaningful fraud prevention capability in place could be difficult or even impossible

At Experian we have simplified this to allow a **simple**, highly effective, and predictive fraud prevention capability to be **easily integrated** into any organisation wanting to stop fraud

How it works

Our proprietary Experian Fraud Score machine learning model allows you to benefit from our market leading fraud prevention capability for any transaction. Simply submit basic application information such as name, address and date of birth, via CrossCore, and we will return to you a fraud score.



Experian Fraud Score will provide you with a probability score from 0-1,000 which indicates the propensity for an application to be fraudulent. The higher the number the greater the risk, with optional reason codes available to provide further insight into the decision.

How you will benefit



Proven to accurately **identify 2 in 3 frauds** from the riskiest 1% of transactions



Identify fraud that has been **previously overlooked**



Identify over 50% of all frauds by reviewing just the riskiest 7% of applications



Highly accurate at predicting fraud whatever the use case



Free up resource with performance managed by Experian analysts



Always adapting to keep pace with fraudulent activity



Eliminates the need for consortia membership or weeks of performance training

Experian Fraud Score delivers – and opens the door to so much more

Delivered via our award-winning CrossCore platform, Experian Fraud Score not only gives you access to a simple to use fraud prevention capability but also opens the door to the full suite of CrossCore backing services and functionality, including capabilities like Identity and Age Verification, Device Intelligence and fraud prevention tools.

From the day you implement the service you will receive results in real-time with the ability to act on this critical fraud intelligence from the second it goes live.

If you would like to find out more about our Fraud Score and to get an illustration of the potential value it can deliver to your business, then please do get in touch.



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