



EQUIFAX[®]

Luminate

Intelligent Fraud Management Solution

Fraud continues to rise, and the stakes are only getting higher

In today's changing fraud landscape, traditional fraud solutions are no longer keeping up. Once a fraudster finds a weakness, they capitalize on it quickly, and no amount of manual intervention will stop it all. Combine that with the growing demand from consumers for a seamless experience, there is a huge push for more automation that balances the need to mitigate risk with the consumer experience



Account Opening

New account fraud is up

200%



Identity Assurance

Synthetic ID fraud
incidence expanding

100%
annually.



Syndicate Fraud

Syndicate fraud is making a
comeback
in India.

Minimise fraud risk without sacrificing consumer experience

Luminate empowers businesses battling to contain fraud in a digital-first world. Its Adaptive Decisioning Platform is unique in providing a 360-degree view of the end customer, helping to protect the customer journey. It's cloud based solution that integrates rich data sources and harness power of artificial intelligence to uncover the latest fraud trends with extreme accuracy.



**Extensive
Data &
Intelligence**



**Predictive
Fraud
Solution**



**Powerful Analytics
Backed Rules
Engine**



**Link analysis
visualization
& Workbench**



**Real Time
Intelligence
on Device**

Extensive Data & Intelligence

Purpose built data lake that can ingest structured and unstructured data, transform and enrich that data and generate insights. Required alternate data connectors could be built as well

Predictive Fraud Solution

Machine learning based model keeps up with dynamic nature of fraud trends as it extracts more information from data and adapts to identify new fraud patterns, keeping business a step ahead of fraudsters

Powerful Analytics backed Rules Engine

Quickly adapts to changing fraud attacks by easily adding, modifying and optimizing rules, and user can know the impact of changes before adopting them.

Link Analysis Visualization & Workbench

Reduces complexity through a unified, single analytics view. Sophisticated data visualization with slicing and dicing features identifies patterns and relationships while screening for fraud

Real time intelligence on device

Device recon analyzes hundreds of mobile and desktop device characteristics including browsers, language, location, operating system and even mobile emulation and battery level to provide business with intelligent insights to confidently determine whether a device is associated with fraud

Key Benefits



Maximize Efficiency

Leverage Existing data/tech investments (both internal and external) to orchestrate, connect and augment what you already have



Help Catch Fraud

Harness the power of machine learning and iterative analytics to manage fraud decisions and help reduce false positives. manual reviews and operational fraud risks



Improve Consumer Experience

Simplify, clarify and increase speed of identity verification matching and authentication for reduced friction, increased acceptance rates and a consistent consumer experience

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