



# Email Intelligence:

## A powerful tool to detect online fraud

Enable a more seamless user experience via powerful global intelligence and fraud detection.

Email Risk is a fraud prevention solution that uses email intelligence as a core risk identifier. Email underpins our solutions because it's the universal key to digital engagements and transactions in every industry, everywhere. It assesses risks by evaluating email address metadata points such as domain details, email details, risk indicators and, when available, other personally identifiable information.

### *Benchmark Statistics<sup>1</sup>*

#### Average Fraud Hit Rate

42%

identified as high risk by Email Risk and turned out to be fraud



#### Reduced Chargebacks

41%

average percent reduction in missed fraud



#### Manual Review Reduction

27%

average percent decrease in manual review volume



#### Improved Approvals

16%

average percent decrease in auto-declined transactions



## Add a proven layer of defence to fraud prevention

The global network provides you fraud detection confidence that's always improving. With more than 5.9 billion digital identifiers in the network, Email Risk brings together physical data, digital data and dynamic fraud signals creating a holistic view of who is really behind a transaction.



- › **New Account Fraud** – See the person behind the application with email, IP address and transaction history
- › **Digital Goods and Money Transfers** – Verify buyer and sender identities before goods have been issued or money is transferred
- › **Account Maintenance** – Protect customer accounts from takeover by evaluating the fraud risk of changes to the email addresses
- › **Manual Review** – Optimise the manual review process by enabling faster, more confident risk decisions

## Email behaviour can help differentiate legitimate users from fraudsters



### Preference

**86%** of professionals name email as their favourite form of communication<sup>2</sup>

**15x** per day the average person checks their email<sup>5</sup>

### Longevity

**91%** of users have had the same email address for more than 3 years<sup>3</sup>

**51%** of users have had the same email address for more than 10 years<sup>3</sup>

### Access

**89%** of people check their email daily<sup>4</sup>

**4.3 billion** email users worldwide are estimated by the end of 2023<sup>5</sup>

### Stability

**+3 million** emails are sent every second<sup>2</sup>

**Talk to your Equifax account manager for more information.**

1 Results are average and are based on multiple POCs done with new customers and incremental benefits received by existing customers. These may vary based on different geographies, customer inputs and industries.

2 Statista (2021)

3 DMA Insight: Consumer Email Tracking Study (2015) - UK respondents

4 The Inbox Report (2016)

5 Lexis Nexis Infographic <https://lexisnexisrisk.highspot.com/items/622b3652e93ffa20130aeea5?lfr=srp>, 2 Circa March 2022