Accelerating Business Momentum with

Identity & Fraud Services

In today's digital economy, risk, fraud, and compliance teams are looking to strike a vital balance: keeping platforms secure while creating a seamless experience for legitimate customers. Rather than settling for a tradeoff between robust security and a smooth user journey, businesses can optimize both by shifting how they understand the people interacting with their business.

Through a robust product suite spanning identity verification, regulatory compliance, payments fraud, and chargeback management, the Identity & Fraud Services portfolio converts comprehensive identity intelligence into immediate business momentum.

When identity tools rely on static snapshots, businesses operate in a state of uncertainty which often leads to over-correction. Instead of stopping fraud, businesses end up hindering growth.

Unmatched Scale & Proprietary Data

By grounding digital signals in established physical records, Equifax delivers the real-time context needed to manage risk across the entire user lifecycle. Our proprietary data network delivers comprehensive protection, giving organizations rapid access to decision-ready intelligence at the first point of interaction.

Digital Data Assets

- **1.5B+** Emails
- **2.5B** Devices
- **32B** Digital Interactions
- **14B** Global Transactions
- **560M+** Unique Digital Identities
- **15+ Years** of Transaction History

Physical Data Assets

- **700M** Phone Numbers
- **830M** Addresses
- **734M** Employment Records
- **120M** Underbanked Consumers
- **430M+** Telcom/ Utility Accounts
- **3.5B** Tradelines

Connected Intelligence: End-to-End Defense

Fraud and compliance teams are often challenged by managing disconnected systems for compliance, identity verification, and payments monitoring. Equifax brings these critical capabilities together to provide a comprehensive set of solutions, which can be tailored to meet specific business needs.

Maintain KYC Compliance

Mitigating Anti-Money Laundering (AML) risk by providing the visibility and explainability needed to affirm an individual or organization is not a known offender.

- **Watchlist & Adverse Media Screening:** Continuously monitors individuals and entities against global watchlists, sanctions, PEPs, and negative news.
- **OFAC Alerts:** Automated screening tools that instantly integrate U.S. sanctions and watchlist verification directly into onboarding workflows.
- **Transaction Monitoring:** Ongoing surveillance of financial accounts to detect suspicious activity like layering, structuring, or account takeovers.

Verify, Authenticate & Link Identities

Establishing trust online requires more than point-in-time identity checks. We help customers improve conversion rates and reduce losses from first- and third-party fraud through predictive signals and intelligent automation.

- **Identity Proofing:** Unifies fragmented data by pairing foundational verification checks with step-up authentication through a single API.
- **Identity Verification:** Confirms personal data legitimacy and cross-data affiliation using robust network data and machine learning.
- **Synthetic Identity & Credit Abuse Risk:** Exposes manipulated profiles, fabricated attributes, and sudden patterns of post-onboarding credit abuse.
- **Real-Time Identity Intelligence:** Delivers rapid, actionable signal scores for emails and devices, providing vital consumer insights right at checkout or login.

Prevent Payments Fraud & Manage Disputes

Helping merchants proactively address online and card-not-present (CNP) transaction risks through AI-driven solutions.

- **Account Protection:** Identifies risk at account creation, login, and profile changes to stop account takeovers (ATO) before a transaction is attempted.
- **Payments Fraud:** Evaluates real-time device, location, and behavioral identity signals during checkout to stop unauthorized CNP fraud and card-testing, reducing false declines and boosting order approvals.
- **Chargeback Management (Prevention and Recovery):** Intercepts cardholder disputes pre-chargeback through automated order validation and alerts, while leveraging evidence compilation and winnability scoring to defeat friendly fraud and recover lost revenue.

Higher Approval Rates

Risk assessments cut false declines by up to 65%, enabling confident approval for up to 95% of legitimate users.[1]

Greater Detection Power

Increased a major Fintech's pass rate from 82% to 91% and doubled fraud capture.[2]

Stronger Fraud Deterrence

Early detection catches synthetic identities with up to 90% accuracy before account opening, saving nearly $100 million annually.[3]

Lower Operational Costs

High-trust front-end data cuts chargeback rates by 50% and reduces false positives by up to 20% over legacy tools.[4]

Ready to configure a dynamic solution tailored to your business goals? Contact your Equifax account representative today.

[1] Equifax Payments Fraud

[2] Equifax Customer Validation. Validation results are based on specific client engagements and are not representative of all client performance.

[3] Equifax Business Solutions – Identity & Fraud Services, Proven Impact with Real-World Results

[4] Kount 360: A Comprehensive Identity and Payments Platform