

Luminate

Fraud Adapts. Intelligence Anticipates.

Corporations today are increasingly popular targets for sophisticated fraud attacks. And the stakes are high, as they continue to struggle to outpace fraudsters. To improve their ability to effectively anticipate and detect fraud, and keep up with the rapidly-changing landscape, businesses need a holistic view of fraud risk. **But how?**

With Luminate™ — Intelligent Fraud Management from Equifax.

Luminate Spans the Customer Lifecycle



Account Opening

Detect fraudulent account creations and increase automation.



Transactions and Payments

Reduce fraudulent transactions, transfers and payments.



Account Access and Management

Profiling helps prevent account takeover while reducing customer friction.

New account fraud is up

200%¹

Account takeover fraud is up

300%¹

Payments fraud is at a record high for the third straight year.²

Combat Fraud More Holistically

By combining integrated rich data sources with the power of AI, Luminate gives you a multi-dimensional view of fraud, helping you uncover trends with accuracy and make better decisions.

Data Capture and Activation

Ingest rich data from **multiple sources and data types**.

Get **hybrid data** management capabilities.

Maximize existing data assets and investments.

Consolidate everything into a data lake for **360-degree view**.

AI and Context Enrichment

Combine **intelligent** machine learning with **flexible** data ingestion.

Accurately detect new fraud schemes.

Use **behavioral and predictive** analytics to uncover trends and inconsistencies.

Leverage existing machine learning models or bring in and **build your own**.

Smarter Decisions

Evaluate fraud risk in real time and **reduce customer friction**.

Easily test and visualize rules and models with a continuous feedback loop.

Speed decisions with a **50% improvement** in manual reviews.³

See a **7x improvement** in your fraud catch rate.³

¹Alte 2018 Analyst Report

²JP Morgan Chase 2018

³Metrics based on existing data for specific customers. Results may vary by industry, customer and use case.

A Smarter Fraud Management Solution

Ready to produce stronger alerts, reduce false positives and better anticipate and detect fraudulent activity — across the entire customer lifecycle? Now you can, with Luminate.

equifax.com/Luminate