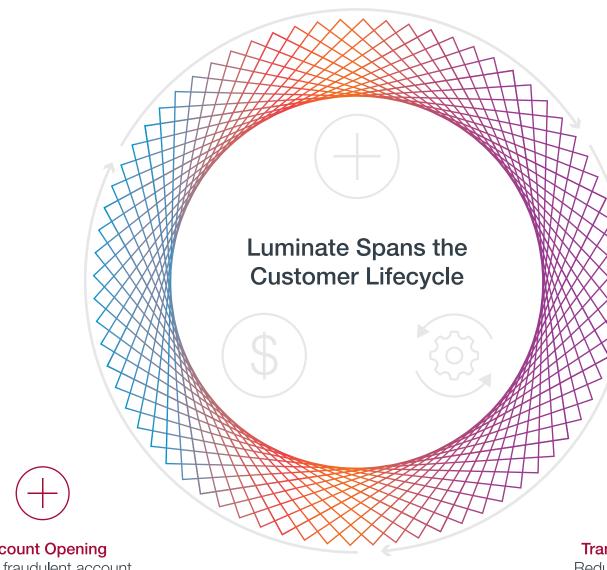


Corporations today are increasingly popular targets for sophisticated fraud attacks. And the stakes are high, as they continue to struggle to outpace fraudsters. To improve their ability to effectively anticipate and detect fraud, and keep up with the rapidly-changing landscape, businesses need a holistic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

With Luminate[™] — Intelligent Fraud Management from Equifax.



Account Opening

Detect fraudulent account creations and increase automation.



Transactions and Payments

Reduce fraudulent transactions, transfers and payments.

New account fraud is up

Account takeover fraud is up

Account Access and Management Profiling helps prevent account takeover while reducing customer friction.

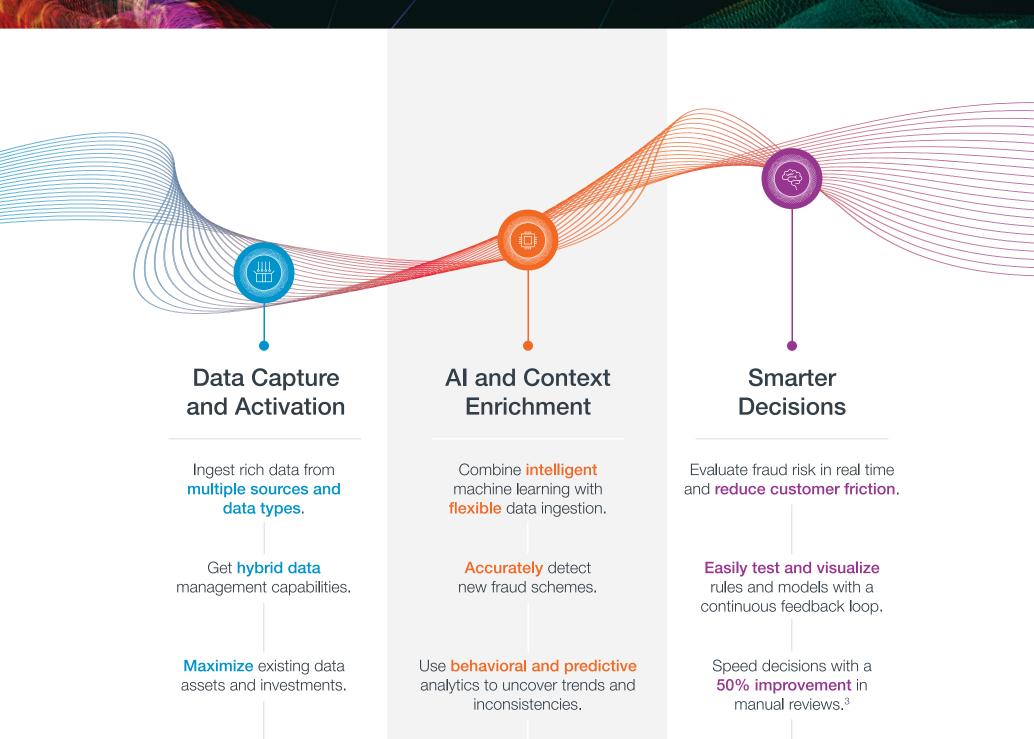
> Payments fraud is at a record high for the third straight year.2

See a 7x improvement in

your fraud catch rate.3

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.



Leverage existing machine

learning models or bring in and

build your own.

"All to 2010 reliance 1920."

"AP Morgan Chase 2018

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

Alite 2018 Analyst Report

Consolidate everything into a

data lake for 360-degree view.

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

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