Luminate
Fraud Adapts. Intelligence Anticipates.

Corporations today are innately vulnerable to fraudulent attacks, and the stakes are high. As they continue to struggle with volatile fraud patterns, improve their ability to identify anomalies and detect fraud, and keep up with the rapidly changing landscape, businesses need a dynamic view of fraud risk. But how?

With Luminate—Intelligent Fraud Management from Equifax.

Luminate Spans the Customer Lifecycle

Account Opening
Detect fraudulent account creation and freeze customer.

Transactions and Payments
Reduce fraudulent transactions, fraud and reduce costs.

Account Access and Management
Help prevent account takeover while reducing customer attrition.

New account fraud is up 200%

Account takeover fraud is up 300%

Payments fraud is up 280% for the third straight year.

Combat Fraud More Holistically

By combining integrated rich data sources with the power of AI, Luminate gives you a multidimensional view of fraud, helping you uncover threats 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 asset and investments

Consolidate everything into a database for AI engine access

AI and Context Enrichment

Combine intelligent machine learning with flexible rule configurations

Accurately detect new fraud schemes

Use behavioral and predictive analytics to answer various risk questions

Leverage existing machine learning models or train your own

Smarter Decisions

Custom fraud rules in real-time and reduce customer friction

Easily test and visualize rules and models on a continuous feedback loop

Avoid declines with a little improvement in manual reviews

See 3x improvement in your fraud catch rate

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? How can you, with Luminate, Equifax/Luminate

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