Luminate
Intelligent fraud management solution

 Fraud continues to rise, and the stakes are only getting higher
In today’s rapidly changing fraud landscape businesses continue to struggle with the ingenuity and creativity of criminals whom find new ways to commit fraud.

• New account (NAO) fraud is up 200%1
• Account takeover (ATO) fraud is up 300%1
• Payments fraud is at a record high for the third straight year2

Minimize fraud risk without sacrificing consumer experience
Luminate™ is the definitive fraud prevention solution that uses advanced analytics, machine learning and intelligent data orchestration to create meaningful insights. These insights can help risk managers simplify, clarify and speed identity verification and authentication checks. Fraud decisions can now effectively be managed across the consumer account lifecycle.

Fraudsters have become more sophisticated, with application fraud in the U.S. predicted to increase to almost $2.1 billion in 2020 according to Aite Group.

Key benefits
Maximize efficiency:
Leverage existing data/technology investments to orchestrate, connect and augment as needed.

Help catch fraud:
Harness the power of machine learning and iterative analytics to help manage fraud decisions, as well as reduce false positives, manual reviews and operational fraud risks.

Improve consumer experience:
Simplify, clarify and increase speed of identity verification matching and authentication for reduced friction, increased acceptance rates and a consistent consumer experience.

1. 2018 Aite Analyst Reports
2. JPMorgan Chase: Payments Fraud Activity Surged in 2018
A single, smarter solution for fighting fraud
Luminate is a cloud-based solution that integrates rich data sources and harnesses the power of artificial intelligence to uncover the latest fraud trends with extreme accuracy.

With big data intelligence and decisioning orchestration, Luminate produces actionable alerts designed to reduce false positives and assist with detecting fraudulent activity more quickly.

Fraud adapts. Intelligence anticipates.
As fraud continues to evolve, Luminate accelerates learning to help you make smarter decisions — across the entire account lifecycle.

Learn how advanced analytics, intelligent orchestration, and machine learning will help you mitigate fraud.

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