



EQUIFAX®

Digital Crimes Exchange™: Entity Link

Be part of the next generation of collaborative fraud prevention

Equifax Canada's Digital Crimes Exchange™ is a revolutionary approach to combating financial crime that combines our industry-leading expertise in **identity verification, fraud detection, and compliance** into a single offering, delivering unmatched security and actionable insights.

**Financial crime doesn't have rigid boundaries.
Neither should your strategy.**

The Digital Crimes Exchange unifies fraud solutions at each stage of the customer lifecycle, fostering a new level of collaboration across Canadian businesses. By growing and sharing our unparalleled repository of data in new ways, Equifax Canada is uniquely positioned to help you identify and stop more fraud across the **entire** customer lifecycle — not just at the onboarding stage.

As the Digital Crimes Exchange platform evolves, you'll be able to select the Equifax tools most relevant to your unique business needs, whether it's fraud prevention, identity verification, anti-money laundering tools, or the ability to identify mule accounts hiding **inside** your portfolio.



Global projected losses
from fraud scams and
bank fraud in 2023:

\$486B¹



Canadians lost more than

\$638M²

Introducing Entity Link

What it is

Entity Link helps enable the secure exchange of data across the life of the customer, regardless of when or how that customer was onboarded. This centralized data will provide participants with intelligence as the fraud landscape changes.

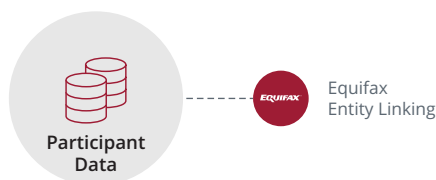
How it works

Entity Link ingests personal identifiable information (PII) from businesses. It then compares information across profiles to help link identities, identify anomalies, and share risk insights — such as account closures triggered by fraudulent behaviour — with the exchange.

In addition, frequent scans of active accounts will help identify mule and synthetic customer profiles. This will help uncover suspicious customer accounts hidden within your portfolio that have been flagged by peers, enabling secure cross-institution sharing of fraud insights throughout the customer lifecycle.

Data Matching

Equifax will match data from all participants to create an ecosystem view for each individual.



Fraud Signals

Once data is matched, fraud signals are generated and returned to the submitting participant. No PII is shared between participants.



Fraud Status Indicators

Identifies instances where another participant has closed an account for the same individual due to fraud.



Inconsistency Flags

Identifies instances where PII elements for the same individual differ between participants (e.g., same person, different SIN)



Velocity Flags

Identifies instances where PII elements are used across different individuals (e.g., email used by multiple individuals)

What makes Entity Link different

Our solution combines data from trusted Canadian organizations, with Equifax's robust analysis, matching and identification systems, and extensive experience in preventing application fraud. Entity Link helps to identify the problematic accounts that might already be hiding in your ecosystem — the good customers turned bad, the account takeovers, the seemingly normal accounts being nurtured for future break-out fraud.

Key benefits

- Identify potential mule and synthetic accounts hidden within your organization's portfolio — across the full breadth of the customer lifecycle
- Work with Equifax Canada — your trusted industry partner with unmatched ability to combine and analyze disparate data sources
- Help reduce fraud loss by leveraging insights uncovered by the entire exchange

With our unparalleled repository of data and powerful analytics capabilities, Equifax Canada is ideally positioned to usher in the next generation of fraud prevention. Contact your Equifax representative today to continue the conversation.

1.855.233.9226 • equifax.ca/business

¹ Nasdaq 2024 Global Financial Crime Report

² Government of Canada's Canadian Anti-Fraud Centre

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