



EQUIFAX

FraudIQ[®] Suite

Identify and manage fraud risk
to minimise potential losses



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SYNECTICS
SOLUTIONS

FraudIQ

What if, you could strengthen your fraud defences with **FraudIQ® Manager**, and then enhance them further with **FraudIQ® Orion** and **FraudIQ® Precision**?

Together these tools support you with a powerful, layered approach to tackling fraud, from day-to-day detection to uncovering organised networks and spotting emerging threats.

Anything's possible when you ask, what if?

FraudIQ® Manager is a web based, hosted, enterprise fraud management solution that helps to identify high-risk and potentially fraudulent activity before it impacts your business.

FraudIQ® Manager uses the National SIRA cross-sector risk intelligence database, the largest and most accurate risk intelligence consortium of its kind.

Helping you match applicant requests against a variety of internal and shared fraud scores and data sources, including the National Fraud Initiative and intelligence from other FraudIQ® Manager users.

Potentially fraudulent suspicious requests are flagged and organised into queues for follow up.

The solution includes:

- Flexible, customisable rules engine
- Fraud ring detection capabilities
- Workflow management & reporting
- Advanced linking and searching capabilities
- Fraud data sharing within and/or outside of an organisation

Fraud continues to be a threat to businesses creating revenue loss and increased costs

Fraudsters often use the same fake or stolen identities to penetrate multiple departments of the same organisation, or across different organisations. Unfortunately, fraud departments don't consistently share data across the organisation and often lack insight into fraudulent identities identified by other companies.

Having a collective view of fraudulent activity, both within and outside the organisation, helps protect against fraudulent attempts.

With a cross-industry universe of confirmed and suspected fraud, FraudIQ® Manager gives fraud departments a flexible rules engine and a way to learn from previously known and suspected fraud.

FraudIQ® Manager specifically helps organisations to seamlessly bridge the all-important link between fraud investigation and account opening teams.

It enables you to identify and focus on the potential fraud that carries the most risk to your business.

Providing analysts and investigators with detailed information on potential fraud helps them manage fraud strategies in real-time.

When investigators identify suspicious patterns of data from ongoing investigations, new front-end rules can be quickly deployed in FraudIQ® Manager to help minimise potential losses.

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How FraudIQ® Manager can help you



Customisable rules engine

Static rules often mean that fraudsters can get far ahead of your ability to detect them before it's too late. Access to information on the performance of your rules, matching criteria and analysts helps you evaluate the effectiveness of your fraud strategies and modify them as necessary in real-time. Being able to manage your fraud rules and prioritise your fraud risk levels allows you to help detect it sooner and optimise false positive rates as fraud patterns change.



Workflow management

Set, prioritise, and manage your operational workflows to focus your prevention resources where you need them most. Built in reports give you detailed information on important metrics such as rule performance, false positives, potential fraud savings and an audit trail.



Advanced linking and searching capabilities

Advanced linking and searching capabilities enable your analysts to easily spot the most problematic cases that could significantly impact your organisation. Analysts do not need to search extensively to piece together and identify the most problematic fraud rings in the early stages.



Fraud information sharing

FraudIQ® Manager leverages shared, multi-industry fraud data to give you a broad view of current fraud activity. In addition, some applications and processes can be compared against internal only data where shared data does not apply.

How FraudIQ® Manager works



Data security & privacy expertise

- Equifax is a trusted steward of data with 100+ years of data management experience



Web-based, hosted solution

- Reduced client capital expenditure costs
- More predictive operational costs



Dedicated client support team provides

- Pre-implementation support
- Ongoing consulting services

FraudIQ® Orion

Sophisticated fraud rings are getting harder to spot. These groups often work across multiple applications, using data that doesn't seem connected at first glance.

That makes them tough to catch with manual checks alone – and can leave businesses exposed to serious financial and reputational damage.

What if, you could identify and stop fraud rings before they impact your business?

FraudIQ® Orion is a visualisation tool designed to give fraud investigators a clear, interactive view of connected accounts, suspicious patterns and potential fraud rings.

By connecting data from the National SIRA database, it offers a comprehensive 360-degree perspective of relationships between fraudulent activities.

FraudIQ® Orion integrates directly with FraudIQ® Manager, enhancing the investigative process by visually representing linked accounts and identifying relationships indicative of fraud. When FraudIQ® Manager flags a suspicious application, investigators can use FraudIQ® Orion to see the bigger picture.

Key benefits:

-  **Uncover hidden connections**
Detect fraud rings and criminal networks using advanced visualisation.
-  **Reduce fraud losses**
Identify and prevent co-ordinated, large-scale fraud attempts before they escalate.
-  **Enhance decision-making**
Prioritise high-risk applications with intelligent risk scoring.
-  **Improve efficiency**
Streamline investigations and reduce investigator time spent on low-risk applications.



FraudIQ® Precision

Fraud is always changing – and traditional systems can’t always keep up. Rule-based tools often miss more complex tactics like syndicated fraud. That leaves businesses reacting after the fact, struggling to predict customer behaviour and missing chances to prevent risk.

What if, you could spot hidden fraud patterns, predict customer behaviour and take action before the damage is done?

FraudIQ® Precision is an analytics tool that leverages data from the National SIRA database to detect emerging fraud patterns, predict fraudulent behaviour and help organisations make proactive decisions.



By combining cutting-edge data science with predictive analytics, FraudIQ® Precision equips organisations with powerful insights that enhance fraud detection and prevention.

Designed for fraud prevention teams, it offers detailed reporting and predictive modelling to continuously strengthen your fraud detection

Key benefits:



Enhance fraud detection strategies

Gain actionable recommendations to optimise your fraud defences. Reduce false positives and optimise fraud investigation workflows.



Protect your bottom line

Prevent financial losses by detecting fraud attempts early. FraudIQ® Precision helps reduce operational costs and streamline your fraud management processes.



Improve investigation efficiency

Provide investigators with in-depth contextual data on suspicious activity. FraudIQ® Precision helps you focus on high-risk cases, accelerating investigations.



Collaborate across departments

Facilitate better collaboration between fraud prevention, risk management and compliance teams. Align strategies using a unified view of fraud data.

The data powering FraudIQ® Precision has already helped...

...a UK finance company reduce fraud investigations by

50%

whilst increasing their ability to identify fraud¹

...a UK insurance company identify

74%

of applications as low-risk so they can be fast tracked²

Sources: Synectics Solutions 2024: 1 UK insurance company case study; 2 UK finance company case study

What if, there was a smarter, faster and more effective approach to fraud prevention?

FraudIQ® Manager, Orion and Precision create a **fully integrated fraud management ecosystem**.

Each tool serves a distinct purpose, but when combined, they provide organisations with unparalleled fraud detection and prevention capabilities.



FraudIQ® Manager

A new application comes into FraudIQ Manager, which detects a suspicious pattern and flags it for review.



FraudIQ® Orion

Investigators use FraudIQ® Orion to visualise the connections between the flagged applicant and other accounts, spotting links to a broader fraud ring. Helping your investigators act faster and more confidently.



FraudIQ® Precision

FraudIQ® Precision analyses emerging fraud trends and recommends adjustments you can make within FraudIQ® Manager. Helping you mitigate the risk of further fraud attempts in the future.

Anything's possible
when you ask, what if?



Take action against fraud today

Ready to protect your business with smarter fraud prevention?
Discover how FraudIQ® Manager can transform your fraud detection strategy.
Contact Equifax to learn more or schedule a demo.

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