

# Fraud and identity solutions consulting

Fraud loss mitigation remains a core challenge and focus for the majority of industries served by Experian Decision Analytics. In combination with fraud and identity management policies, however, our clients are also influenced by risks and required resources associated with activities and business drivers such as:

- New product launches and customer access channels
- Non-traditional or higher-risk consumer and commercial market penetration
- Enterprise-wide process and intelligence
- Implementation of hosted services and products
- Regulatory pressures and related costs
- Customer experience and retention
- Emerging or shifting fraud trends and threats

## Fraud and identity solutions consulting capabilities



### **Operational reviews**

We help organizations examine existing fraud and identity management processes



### **Case creation**

Examination of the characteristics that drive applicants and transactions to costly review processes



### **Case resolution and customer impact**

Identify errors in consumer records, and analyze root causes to resolve issues proactively



### **Background research**

Applicable to both operations and analytical projects and designed to require minimal client resource

## Why Experian Decision Analytics?

Our team—with more than 100 years of combined professional experience specific to fraud analytics across diverse market verticals such as banking and financial services, utilities, retail, and auto-lending—employs and deploys identity intelligence experts, scientists, business analytics, and thought leaders.

We specialize in consumer and commercial authentication, application fraud prevention, and account management. Our consultants are highly educated professionals with advanced degrees and proven experience and leadership in understanding and often creating the industry's most advanced and predictive credit risk, fraud risk, authentication, decisioning, and operational best practices.

More than 8,000 clients use our fraud prevention and authentication products and draw upon our recommended best practices and operational expertise to minimize losses, improve compliance, enhance operational efficiencies, and increase revenue.

## How does an Experian engagement work?

Our Fraud and Identity Solutions consulting engagements typically follow a practical, four-step process to include:

**Background research:** Applicable to both operations and analytical projects and designed to require minimal client resource allocation

**Operations:** Detailed review of existing processes and workflows, rule, policy, and queue definitions, and performance metrics

**Fraud analytic consulting:** Review of application and transaction volumes, approval rates, review rates, performance tags, available identity data, and other client-specific fields of interest to create a dataset to drive the fraud analytic consulting review.