experian™

Sure Profile™

A game-changing credit profile that stops synthetic fraud at the front door

Character. Capacity. Capital. Collateral. These are important considerations in determining creditworthiness. But what if it's all based on a lie? Fraudsters construct synthetic identities over time, building credit before busting out. With no single definition in the market, synthetic identities may go undetected and lead to significant losses, often miscategorized as credit losses. Experian's groundbreaking credit profile changes all that, providing tools to segment synthetic identity risk within a manageable population.

Positive credit decisions every time

Streamline application approvals with more confidence and less risk. Sure ProfileTM isn't a fraud tool or score. It's a comprehensive credit profile that utilizes premium data to not only provide a composite history of a consumer's identification, public record and credit information, but helps you identify potential synthetic fraud threats across credit inquiries.

Features include:

- Operational focus — Risk segmentation indicators (moderate, high, extreme) enable you to proactively apply high friction verification strategies to a targeted population, minimizing resources and cost.

With Experian's comprehensive alerts and fraud tools, such as CrossCore® and Precise ID® Model Suite, you can leverage proper processes based on risk level to make a credit decision.

Standardizing synthetic identity detection

Sure Profile is powered by the Ascend Identity Platform™ to harness identity insights, not just from our comprehensive credit database, but also from consumer-permissioned, expanded-FCRA, fraud and the largest consumer marketing databases.

As consumers use identity information for purposes such as group memberships, vehicle registrations, professional licenses and web applications, Experian is able to capture those data points to understand an identity and deliver a real-time response.

These continually refreshed sources feed an advanced proprietary machine learning model that aggregates identity information and analyzes relevant behaviors to predict synthetic identity traits.

Trade behaviors

- **Account acquisition —** frequent consumer requests for, and establishment of, new credit

- **Spend and balance trends —** rapid balance changes across tradelines

- **Bust-out behavior —** ramp up in the credit access and use that precedes delinquency and loss

Identity behaviors

- **Identity footprint —** identity coverage and consistency across data sources

- **Identity relationships —** connections to other identities
in search of unusual patterns

- **Identity establishment —** anomalous methods in which an identity began its credit history

- **Identity history —** historical changes throughout the life of the consumer profile

One size doesn't fit all

Consider the following benefits to your business processes:

- Upfront insight into synthetic fraud risk to continually monitor on approved trades

- Reduction in operational costs and resources to downstream verification processes

- Reduction in collections-related operations

The Experian advantage

We understand client needs will vary based on fraud tools available. That's why we offer a first-of-its-kind, customized solution with a flexible pricing model to fit your needs. For more information, please contact your account representative or call 1 855 339 3990.

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