experian™

Identity Element Network™

Identify potential fraud linkages across the Experian network

Identity compromises and breaches have exposed millions of consumers' personal information to criminals around the world. The depth of these incidents has created an unprecedented amount of fraud risk and necessitates a new approach to identity theft detection using leading-edge data tools and services. Today, companies seeking the most comprehensive fraud detection can leverage Experian's Identity Element Network.™

Identity Element Network (IEN) is Experian's latest risk-based, point-in-time fraud-detection tool. It can be used to detect intricate identity linkages across Experian's broad view of consumer actions to create scores and attributes that identify the risk of identity compromise.

Identity Element Network

IEN evaluates consumers' identities and associated identity elements via a vast attribute repository that adds more than two million transactions per day, revealing up-to-date fraud threats associated with inconsistent or high-risk use of numerous identity elements.

Answers to key questions

- Are the combinations of identity information consistent? By identifying how often various identity elements have been used together, IEN can predict the risk of a current transaction.
- How often are identity elements being used? Looking across the Experian network, IEN can determine how frequently the provided identity combination has been used in the past 90 days.
- Are my customers being targeted following a breach

event? By identifying complex identity linkages, IEN can determine when an identity is part of a large, active fraud event. Consumers' identity elements linking to various other consumer identity elements in a complex network can be risk scored and thus treated in a much more focused and targeted strategy.
- How do I know if my consumer is at low risk for identity theft? Along with identifying consumers who have high velocity fraud risk linkages, IEN also identifies consumers with "quiet" (low-risk) identities over a 90-day period. Low-risk consumers can be treated with the least friction, resulting in improved transaction approval rates.

A full-featured service

Several features give IEN its powerful and unique fraud detection capabilities:

- **Identity Element Network score** — This predictive identity fraud risk score assesses the likelihood that a customer's identity has been compromised based on the velocity of identity element linkage over a period of time.
- **Score factors** — Up to four concise descriptions accompany

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- **Score factors** — Up to four concise descriptions accompany each score to explain the factors most prominently impacting the result. This helps facilitate reviews and reduce investigation times.
- **IEN attributes** — Predictive identity linkage attributes are available for companies that wish to build or enhance internal models or treatment strategy.
- **Availability** — IEN is available via Precise ID® score integration, in parallel to Precise ID, in real time or in batch, making it cost-effective and flexible.
- **Current and extensive point-in-time information** — The score and attributes incorporate transactional data derived from Experian's industry-rich real-time identity transaction network.

Rank-order your best and riskiest accounts

Based on propensity for identity fraud risk, IEN assigns a highly predictive score to each customer inquiry. As a result, you can quickly prioritize accounts for review and assign the appropriate management treatment. You also can extract from costly operational queues customers who may be less risky than internal processes indicate.

Experian's transaction repository provides unparalleled

coverage and predictive value. With more than two million records added daily, IEN scores and attributes incorporate up-to-date transactional data across a broad range of industries:

- Automotive.
- Banks.
- Collections.
- Credit cards.
- Education.
- Finance.
- Healthcare.
- Insurance.
- Personal services.
- Real estate.
- Retail.
- Utilities.

Our unique, proprietary data is built from the ground up within Experian, with no reliance on outside-party or institution contributions. Combined with our analytics expertise, this data enables us to provide you with a highly predictive and cost-effective score.

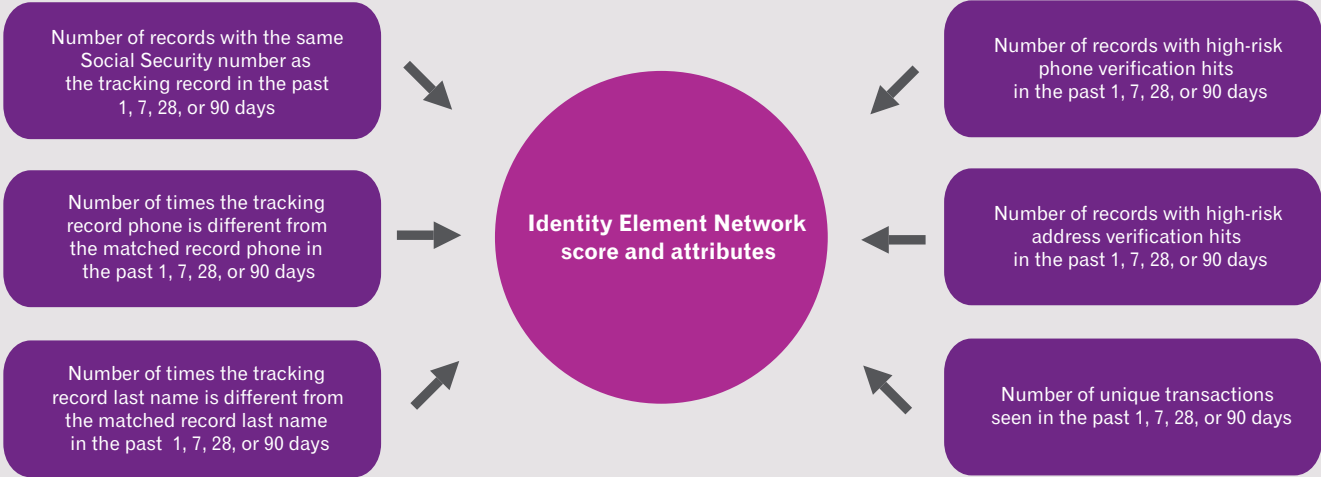## Identity Element Network risk identification

Leveraging Experian inquiries, the repository is used to compile the risk score and 282 attributes highlighting elements of risk. This score and the accompanying attributes can be delivered in real time or integrated into Precise ID, providing a layer of identity linkage and velocity detection.

To find out more about Identity Element Network, contact your local Experian sales representative, visit experian.com or call 1 888 414 1120.

Identity Element Network Process Flow

Authentication inquiries

Credit inquiries

Identity Element Network™

Attribute and score generation
- More than 280 risk attributes
- Aggregate score

Risk identification and delivery
- Real-time singular inquiry/response
- Integration with Precise ID® scores

Attribute Elements

Number of records with the same Social Security number as the tracking record in the past 1, 7, 28, or 90 days

Number of times the tracking record phone is different from the matched record phone in the past 1, 7, 28, or 90 days

Number of times the tracking record last name is different from the matched record last name in the past 1, 7, 28, or 90 days

Identity Element Network score and attributes

Number of records with high-risk phone verification hits in the past 1, 7, 28, or 90 days

Number of records with high-risk address verification hits in the past 1, 7, 28, or 90 days

Number of unique transactions seen in the past 1, 7, 28, or 90 days