

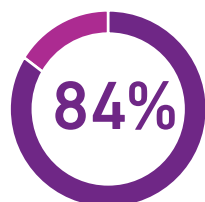
# CrossCore®

## Integrated digital identity and fraud risk platform

While the world attempts to keep up with changing economic conditions, fraudsters are capitalizing on times of uncertainty — preying on consumers and businesses that are trying to adjust to a completely digital environment. It's more critical than ever for businesses to protect consumers and assets with fraud defenses that can identify and consolidate a wide range of risk signals into a single assessment. Businesses need to be agile enough to pivot against evolving fraud vectors while creating a frictionless experience for true consumers.

### Identity confidence in every consumer interaction

Experian's CrossCore® is the first integrated digital identity and fraud risk platform. CrossCore combines rich data assets from Experian® with identity insights and capabilities from its curated partner ecosystem through sophisticated orchestration and applies advanced analytics to give businesses confidence in every consumer interaction. It combines risk-based authentication, identity proofing and fraud detection into a single, state-of-the-art cloud platform with flexible orchestration and advanced analytics to make real-time risk decisions throughout the consumer life cycle. The platform is designed to instantly identify more customers, catch more fraud and enhance the consumer digital experience.



**84%** of businesses believe they can more easily spot fraud when they better identify customers.

### What CrossCore delivers

#### A better way to manage identity and fraud services

- Start quickly by turning on Experian services through a single integration.
- Connect to services quickly with a common, flexible API.
- Act quickly to adapt to changing conditions and new risks with built-in strategy design and workflow capabilities.

#### Low friction ways to identify consumers

- Leverage device profiles for identity proofing as well as fraud detection.
- Use artificial intelligence and behavioral biometrics to recognize how users interact with their devices.

#### Fraud protection across the entire consumer journey

- Account opening
- Account login
- Online transactions
- Account takeover

# CrossCore<sup>®</sup> Integrated digital identity and fraud risk platform

## A simpler way to support strategies at the transaction level

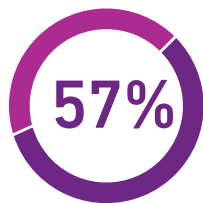
- Specify which services are needed in which order based on the workflow logic and decision criteria for each transaction.
- Call services all at once or in sequence based on decision logic.
- Precisely tailor strategies based on transaction type.

## Enablement to stay ahead of fraudsters

- Create, deploy and manage strategies more easily.
- Reduce burdens on IT and analytics teams.
- Make strategy changes dynamically, with no downtime.

## Key benefits

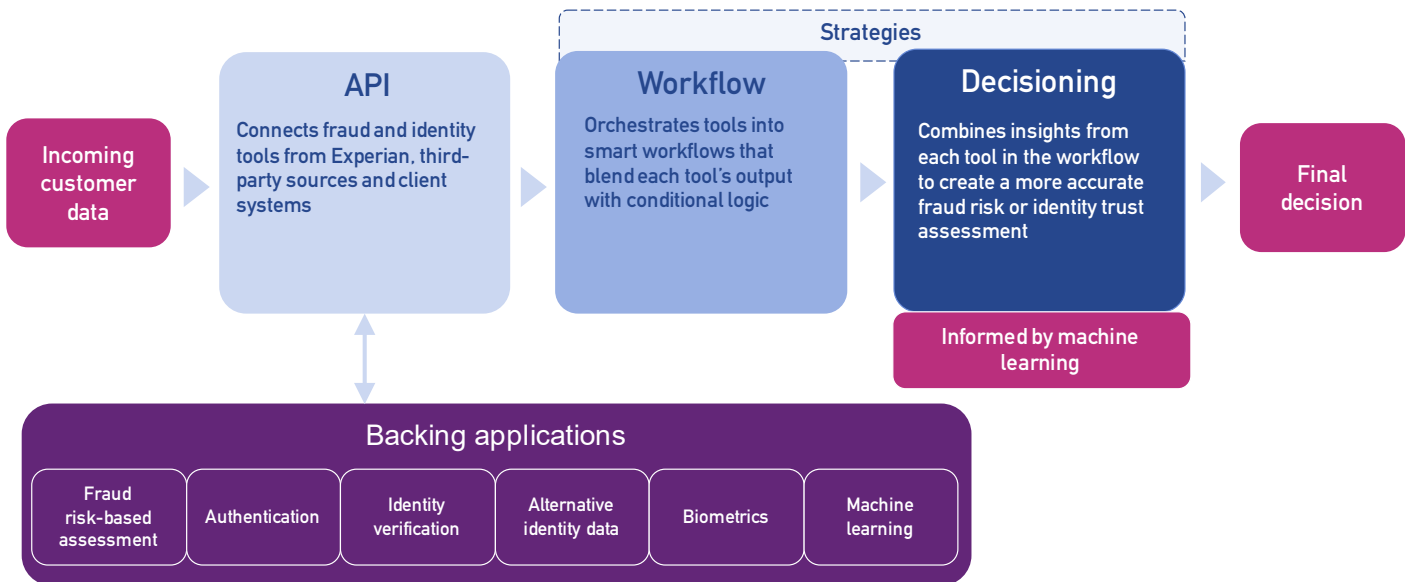
- Apply advanced analytics and industry-leading tools to detect more fraud and reduce losses.
- Accelerate operational processes and improve customer experience.
- Increase flexibility to adjust strategies and accommodate changing market conditions.
- Empower business users with self-service workflows and reporting.



of business report higher losses from account opening and account takeover fraud in the past year.

“CrossCore will make it easier to adapt our strategies and plug-and-play with new tools. It will future-proof what we have today”

— Senior Vice President of Risk Management Global Bank



## Product sheet

# CrossCore<sup>®</sup> Integrated digital identity and fraud risk platform

## Key features

### An open approach

- Connect services across Experian, partners and internal systems.
- Support a layered approach to managing risks across providers.
- Reduce the cost of managing services over time.

### Common access through a flexible API

- Reduce integration cost and complexity.
- Get single sign-on access to multiple systems.
- Easily access new services as they are added.

### Strategy design and workflow decisioning

- Flexible workflows: Change the way CrossCore processes transactions to defend against evolving fraud vectors.
- Self-service workflows: Speed the time-to-market for new and enhanced strategies.
- Stateful transactions: Configure out-of-band processes and feed the decision back to CrossCore.
- Resume workflow: Locate earlier transactions while resuming the workflow.

### Faster, more scalable performance

- Cloud architecture: Enable scalability, flexibility and faster releases with a state-of-the-art cloud platform
- Parallel calls: Call backing applications in parallel to reduce response times.

### Key performance indicators in near real time

- Business Intelligence Tool: Access transactional volume reports online

## Effective fraud prevention does more than just stop fraud

Without a doubt, your fraud prevention efforts are aimed at stopping fraud and reducing losses. But an effective program also makes it easier for your good customers to do business with you. So how do you achieve both? It starts with moving away from a one-size-fits-all approach. Instead you should apply the right level of protection needed for each and every transaction.

Our fraud team – nearly 300 experts around the world – works with businesses to do exactly that. We're proud of the fact that we helped our clients screen more than 15 billion fraud events this past year. That's over 3,300 events per second. Most consumers aren't aware of what's happening behind the scenes to keep them safe as they do everyday things – like shop online or check bank balances from a mobile device. We call that hassle-free, and that's how it should be. Our solutions are built using data, technology and analytics to stop fraudsters without stopping good customers. Now, fraud prevention contributes to growth and a positive experience.

---

To find out more about CrossCore contact your local Experian sales representative or call 1 888 727 8330.

---

