

# Digital Risk Score

## CrossCore® for account opening

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Fraud detection is an integral part of a comprehensive account opening strategy for multiple online channels, but how do you authenticate customers quickly without creating friction? We can help.

Account opening fraud solutions can be complex and costly and require a fully staffed fraud investigating team. You need a cost-effective solution that offers a straightforward decision to shut out fraudsters while also ensuring a seamless customer experience.

### An innovative, easy-to-use solution that harnesses our global fraud analytics expertise

Digital Risk Score provides a powerful, affordable way to strengthen and enhance fraud detection for account openings from digital channels, without impacting the customer experience.

We leverage Experian's extensive global fraud analytics and modeling expertise, along with industry-leading device and fraud prevention capabilities, which can be implemented quickly to deliver an easily understood decision.

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Detecting digital risk is complex, but you don't need a big budget for best-in-class fraud detection.

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Our digital risk assessment models are preconfigured with fraud detection patterns that will alert you to suspicious online transactions. These may include compromised identity data, which may have been obtained using methods including:

- Malware
- Scripted bot attacks
- Man-in-the-middle and session hijacking attacks
- Industrialized identity theft fraud

### Digital Risk Score

- Leverages Experian's proprietary, industry-leading set of 600+ fraud rules for smart decisions.
- Uses unmatched device intelligence that provides instant digital risk assessment.
- Can be combined with leading-industry identity proofing from Precise ID.

Digital Risk Score allows you to maintain high levels of fraud detection while creating a seamless customer experience — so you can capture more fraud with a low false-positive rate. Our easily understood accept or investigate response doesn't require a team to act on the decision, which helps you manage and reduce operational costs.

## Digital Risk Score

### Bringing your fraud and identity solutions together in CrossCore®

Digital Risk Score can be combined with other fraud tools with little effort, supporting a layered approach to risk management through ease of implementation and use. Optional layers include email and mobile phone risk assessments, biometrics, document verification and international identity checking.

#### Key features

##### 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.
- Integrate with strategy design and workflow decisioning.
- Speed the time to market when adding new and enhanced strategies.
- Improve decision control.

##### An open approach

- Connect with the services that are most important to you — across Experian, partners and internal systems.
- Support a layered approach to managing risk across providers.
- Reduce the cost of managing services over time.

#### Key benefits

##### A future-proof way to manage fraud and identity services

- Reduce risk by expediting time to market with an easy implementation and digital response.
- Drive top-line growth by reducing the friction and false positives that cause customer fallout.
- Increase operational efficiency by avoiding needless referrals and reduce the cost to deploy new tools and strategies.
- Extend functionality with ease as part of the CrossCore® fraud and identity platform.

#### Effective fraud prevention does more than eliminating fraud

Fraud prevention efforts are aimed at stopping fraud and reducing losses, but an effective program makes it easier for good customers to do business with you. How do you achieve both? It starts with moving away from a one-size-fits-all approach. Instead, apply just the right level of protection needed for your organization.

Our fraud team — nearly 300 experts around the world — works with businesses to do exactly that. We're proud that we help our clients screen more than 15 billion fraud events per year — more than 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.

To find out more about CrossCore digital risk assessment for account opening, contact your local Experian sales representative or call 1 888 414 1120.