Product Sheet

First-party fraud scores

Award-winning scores providing unparalleled, holistic first-party fraud intelligence

Distinguishing first-party fraud from credit losses is becoming increasingly difficult, making it even harder to simultaneously achieve both fraud prevention and growth goals. Many organizations will tighten their credit standards, leaving money on the table, while seeing no real impact on their losses. This approach doesn't just limit risk — it limits opportunity. Lenders need a solution that delivers complete first-party fraud intelligence with speed and accuracy, so they can approve more genuine customers and stop fraudsters.

Experian's first-party fraud scores

Experian leads the market in delivering fraud models that are not only highly predictive, but also actionable and regulatory-ready. Our award-winning first-party fraud scores provide highly accurate detection of first-payment default, bust-out fraud and synthetic identity fraud for improved prevention across the lifecycle. These scores have been designed using Experian's vast data assets and decades of expertise to better determine the applicant's intent to repay so lenders can reduce charge-offs while confidently approving more genuine applicants.

First-payment default score

Provide a full picture of the applicant to better detect early payment default.

- Detects applicants applying for multiple lines of credit across different institutions and/or industries in a short period
- Identifies payment inconsistencies that don't align with traditional creditworthy individuals
- Analyzes trended behaviors and historical data points

The adverse actionable version of the first-payment default score provides the ability to decline high-risk applicants quickly to minimize risk.

BustOut Score℠

Prevent losses by predicting the problem months in advance.

- Observes three or more tradelines to determine behavior associated with nonpayment
- Tracks abrupt changes in spending behavior, rapid credit utilization and coordinated defaulting across lenders
- Identifies consumers who engage in high-velocity credit abuse

The adverse actionable version of the BustOut Score℠ provides the ability to decline high-risk applicants quickly to minimize risk.

Synthetic identity score

Evaluate consumer credit behavior and relationships to uncover more synthetic identity fraud.

- Isolates individuals whose network of account-based relationships appear suspicious
- Combines historical and current link analysis to connect identities engaged in credit-sharing activities
- Analyzes patterns of account sharing and boosting credit behaviors
- Assesses credit data attributes over an extended period to detect mature synthetic identity behaviors

Benefits

- Protect portfolios with our adverse actionable BustOut Score and first-payment default score that allows lenders to swiftly decline high risk applicants.
- Proactively manage risk by exposing hidden patterns of default intent.
- Uncover intricate credit abuse schemes that span across multiple accounts and industries.
- Crush first-party fraud across the spectrum with model availability across marketing, acquisitions and portfolio management.

Why Experian?

We don't rely on consortiums; we own and operate our data. With tradeline data on over 250 million U.S. consumers, we have access to the freshest, most comprehensive insights available. With the broadest institutional coverage, we deliver deeper visibility into more consumers, empowering smarter, faster decisions. This gives us unmatched expertise and control, allowing us to integrate our proprietary data assets with decades of expertise to help uncover first-party fraud patterns others miss.

To find out more about how Experian® can help you catch more first-party fraud and approve more genuine applicants, please contact your Experian sales representative.

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