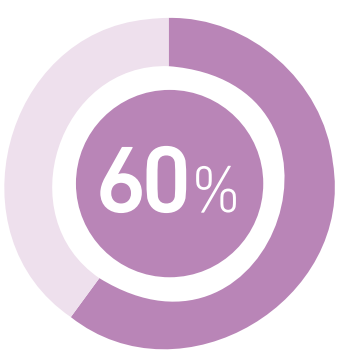
Fraud orchestration in lending

One workflow, not five disconnected tools

Most lenders run several fraud tools. The problem isn't a lack of tools — it's that they don't talk to each other. Fraud orchestration closes that gap.

THE PROBLEM

Lending fraud is outpacing point solutions



of businesses name income- and employment-verification fraud a top emerging challenge.



average annual first-party default losses per financial institution.



higher loss rate for loans defaulting within 6 months of origination vs. after 12.

THE CONCEPT

What fraud orchestration actually is

Identity verification, device intelligence, credit risk scoring and other fraud prevention capabilities often operate independently - making it hard to connect signals into one picture of risk.

Fraud orchestration closes that gap: connecting tools, data sources and risk signals into a single coordinated workflow that decides what happens next approve, decline, step up authentication, or route to manual review.



HOW IT WORKS

Four steps, every application

01 COLLECT SIGNALS
Identity, device. behavior and third-party fraud data.

02 ANALYZE TOGETHER
Rules. models and AI evaluate signals as a whole, not in isolation.

03 DETERMINE NEXT STEP
Proceed, step up authentication, or route to manual review.

04 DECIDE AND EXECUTE
Automate where possible, reserve people for what needs them.

ACROSS THE JOURNEY

A signal picked up early informs every later decision

Application and onboarding
Passive signals surface risk without extra applicant effort.

Identity verification
Extra checks trigger only when inconsistencies appear.

Credit decisioning
Fraud and credit risk are connected not evaluated alone.

Account management
Post-funding changes to devices or logins raise new signals.

Transactions and disbursements
Last-mile checks catch mismatched details before funds move.

THE PAYOFF

What lenders get in return

FASTER DECISIONS

Most applications clear in real time. Manual review is reserved for cases that genuinely need it.

STRONGER FRAUD PREVENTION

A coordinated view catches first-party fraud and fraud rings that pass individual checks one at a time.

A BETTER CUSTOMER EXPERIENCE

Friction applies where it adds value, not to every applicant through the same blunt process.

Source: Experian research • Experian 2026 Identity and Fraud Report

© 2026 Experian Information Solutions, Inc. • All rights reserved
Experian and the Experian trademarks used herein are trademarks or registered trademarks of Experian Information Solutions, Inc.
Other product and company names mentioned herein are the property of their respective owners.