experian.

Precise ID®

Comprehensive identity theft prevention

With the rise in online accounts and digital identities, identity theft remains a key threat for organizations. Consumers expect secure and seamless experiences, while organizations are looking to strike the right balance of growth and fraud prevention. Combatting identity theft and reducing fraud losses starts with the right fraud prevention solution that can answer these key questions: Is this identity real? Does the applicant own this identity? Can we verify email and phone ownership?

Precise ID® — proven third-party fraud prevention

Precise ID® helps organizations confidently stop identity theft with the powerful combination of diverse data, highly predictive analytics, and email and phone intelligence delivered through a single solution. This holistic fraud prevention strategy provides increased coverage to stop fraudsters, increase automatic approvals and protect consumers.

Holistic third-party fraud prevention capabilities

- **Experian's industry-leading data:** Verify more identities with credit data on over 245 million consumers.
- **Robust third-party data:** Improve consumer coverage with diverse datasets.
- **Identity element matching:** Match the credit inquiry personally identifiable information (PII) to the applicant with exclusive cross-lender credit bureau inquiry and demographic data.
- **Identity graph:** Understand how different PII elements have been linked together and how often they've been used with real-time transactional data.

- **Identity theft score:** Better determine if an identity has been compromised and the transaction would result in fraud with a highly predictive score.
- **Synthetic identity detection:** Uncover synthetic identity fraud by evaluating specific consumer credit behavior and isolating suspicious account-based relationships.
- **Enhanced email and phone intelligence:** Achieve high confidence in identity ownership and verify more thin-file identities with phone, email and network data.

Benefits

- **Reduce fraud losses:**
  Identify and prevent third-party and synthetic identity fraud.

- **Streamline the customer experience:**
  Minimize friction for legitimate applicants while flagging high-risk individuals.

- **Minimize operational strain:**
  Consolidate fraud tools, reduce vendor management complexity and lower costs.

- **Improve risk visibility:**
  Gain actionable insights into fraud patterns and root causes to inform strategic decisions.

To find out more about how Precise ID can help you prevent identity theft, balance growth and risk without sacrificing the customer experience, and reduce operational costs, please contact us at 1 855 339 3990.