

# IDENTITY KYC FRAUD



# Secure customer onboarding – growth with confidence

Creditinfo's Identity | KYC | Fraud solutions build trust, simplify fraud prevention, enhance regulatory compliance, and improve customer experience – all in a single, unified platform.

Increased fraud prevalence, increasingly robust regulation and enforcement, and a maturing digital economy are driving a demand for controls that effectively manage risk and provide a seamless customer experience through the onboarding process.

The solution brings together diverse sources of traditional and digital insights, to frustrate bad actors without impacting genuine consumers. Flexible and configurable, the solution provides a straightforward mechanism for organizations to easily implement and iterate sophisticated decision strategies.

The solution leverages advanced Identity Proofing techniques, combining insights from Creditinfo's comprehensive data sources, with corroborative government services and industry registries.

Digital Risk signals correlate presented digital attributes such as phone number and email address across a broad range of

internet services, social & messaging apps, and communication network data sources.

Watchlist Screening draws on global sources listing sanctioned individuals, PEPs and individuals with adverse media – supporting both screening at onboarding and ongoing monitoring.

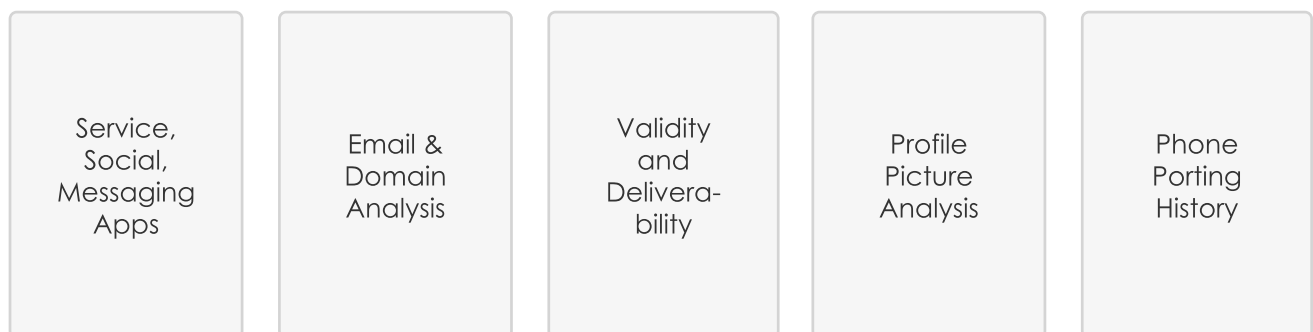
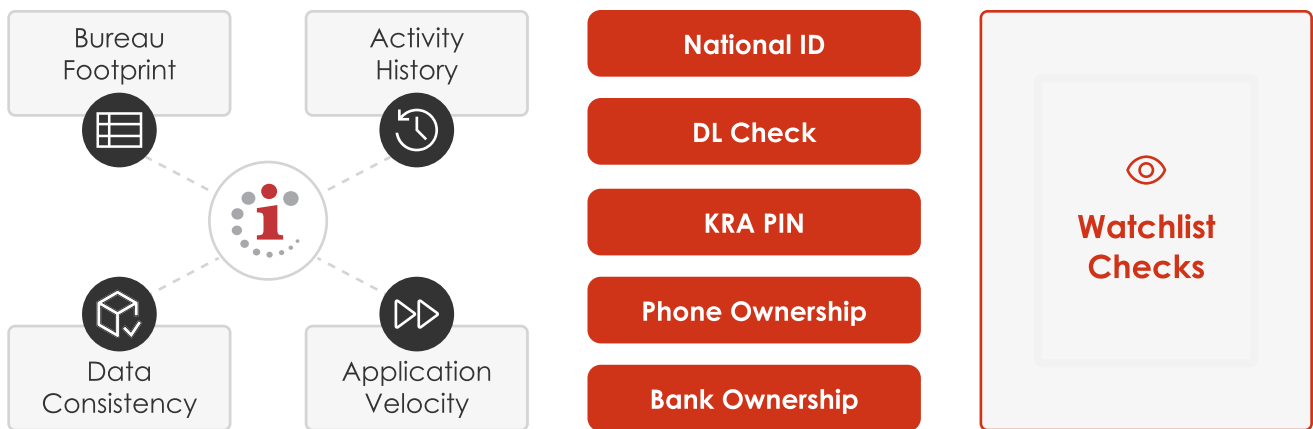


A combination of Identity Proofing and Watchlist Screening helps organizations to satisfy CDD obligations under anti- money laundering regulations.

A combination of Identity Proofing and Digital Risk signals helps secure customer onboarding without impacting CX.



The solution utilizes Creditinfo's Instant Decision Module to implement decision strategies, cross checking across different signals, generating single decision metric in the form of an aggregated score, delivered through an api or UI.



## ● **Deliver outstanding customer experience with confidence**

Strong fraud and AML controls can introduce excessive friction resulting in increased onboarding abandonment. Creditinfo's multi-facet signals reduce unnecessary friction for genuine customers, driving improved success in onboarding, whilst managing fraud and compliance risk.

## ● **Establish a hostile environment for bad actors**

Many fraud and anti-money laundering controls focus on a single data point – a vulnerability which bad actors can exploit. Creditinfo cross-references multiple, independent identity trust and fraud risk signals presenting an unattractive target for bad actors.

## ● **Streamline operations and reduce complexity**

Organizations rely on multiple disconnected solutions for fraud prevention, identity verification, and AML compliance—leading to delays, data fragmentation, and operational inefficiencies. Creditinfo's Identity | KYC | Fraud solution provides robust controls within a unified platform.





*- inspiring confidence*

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