

# Stop Fraudsters in Their Tracks

How an AI-Powered Decisioning Platform Can Optimize Your Fraud Data Orchestration

As fraud threats evolve, how can financial services organizations keep up? One key is how you orchestrate and integrate your data. There is no shortage of fraud data providers available but using them wisely is trickier. Are you able to easily consolidate disparate sources into a single stream of usable data to integrate into your decision-making process? Because the better you get at optimizing your data and preventing fraud, the more confident you can be in your decisions - and enable sustainable business growth.



## KYC

61% of banks lack the ability to fully share client profile data for KYC reviews



## Identity Theft

There has been a more than 50% increase in identity theft crimes globally year over year



## AML

Between \$800 billion (2%) and \$2 trillion (5%) of the world's GDP is laundered globally each year



## Account Takeover

Account takeover attacks increased 354% year-over-year



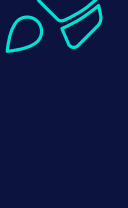
## Mule Accounts

47% of anti-financial crime professionals surveyed said money mule activity is a major concern



## Phishing

Approximately 3.4 billion phishing emails are sent each day



## KYB

AI-based KYB verification boasts an accuracy rate of 98.67%



## SIM Swap

SIM swap fraud reports have increased by 400% in the past five years

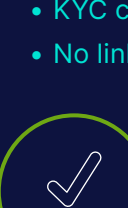


## Synthetic ID

Synthetic identity fraud was the fastest growing form of fraud in 2024

## Can you identify the bad actors?

**Name:** Sanjay  
**Occupation:** Chef  
**Address History:** 8 years  
**Credit History via Bureau:** Valid  
**Social Security ID:** Valid  
**KYC Check:** Valid  
**Social Media:** Valid/normal presence  
**First-Party Fraud Check:** Low-risk of not paying



### Identity

- Valid social security ID
- Solid social media presence
- KYC checks confirm Identity
- No links to other frauds



### Devices

- N/A



### Application

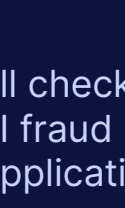
- Extensive credit history on bureau
- AI model suggests low risk of fraud



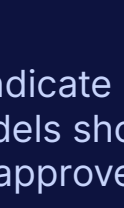
Internal Check



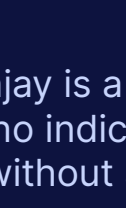
CRA Check



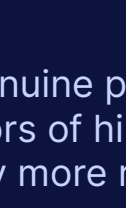
Identity Check



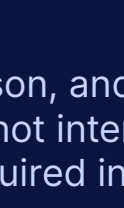
Document Check



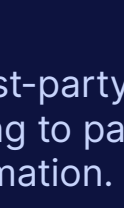
Fraud Check



Device Check



Fraud Rules

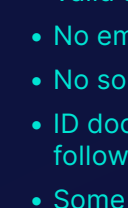
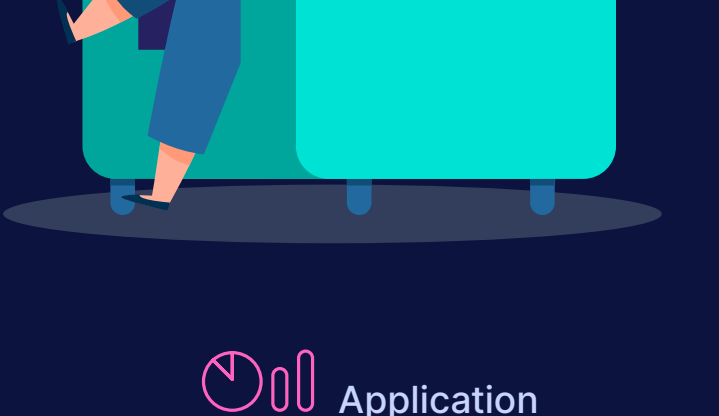


Credit Risk Rules

**Result:**  
**LOW-RISK**

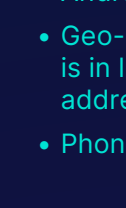
All checks indicate Sanjay is a genuine person, and first-party AI fraud models show no indicators of him not intending to pay. Application approved without any more required information.

**Name:** Elize  
**Age:** 50s  
**Time in Country:** 15 months  
**Credit History:** Limited  
**Device Check:** No suspicious indicators; phone number matches name/address  
**Social Media/Email:** None found  
**Flag:** Address and similar name previously associated with fraud



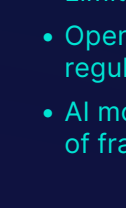
### Identity

- Valid social security ID
- No email address
- No social media presence
- ID documents confirmed following document verification
- Some common links to other frauds



### Devices

- Android device - up to date
- Geo-location suggests phone is in locale of employment address
- Phone number to name



### Application

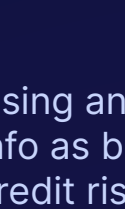
- Limited credit history on bureau
- Open banking check shows regular income received
- AI model suggests medium risk of fraud



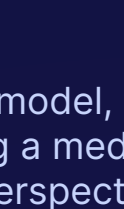
Internal Check



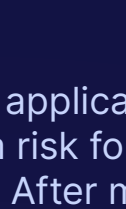
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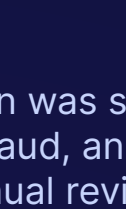
Identity Check



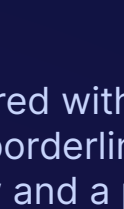
Document Check



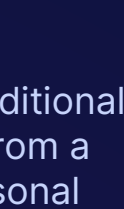
Fraud Check



Device Check



Fraud Rules

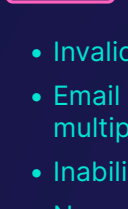


Credit Risk Rules

**Result:**  
**MEDIUM-RISK**

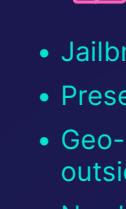
Using an AI model, the application was scored with additional info as being a medium risk for fraud, and borderline from a credit risk perspective. After manual review and a personal phone call, the bank approved her application.

**Name:** Mr. T. Liefe  
**Occupation:** Career Criminal  
**Credit History:** None found  
**Email Check:** Email address newly created, used in high velocity  
**Social Media:** Minimal presence  
**Mobile/Device Data:** Phone located in different country, SIM recently registered to someone else; jailbroken phone running malware



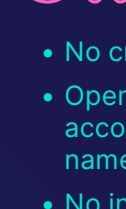
### Identity

- Invalid social security ID
- Email which has been linked to multiple frauds
- Inability to validate KYC checks
- No social media presence
- Applicant linked to other frauds



### Devices

- Jailbroken phone
- Presence of malware
- Geo-location suggests phone is outside country of application
- Newly registered SIM
- Phone number to name mis-match

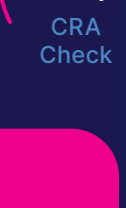


### Application

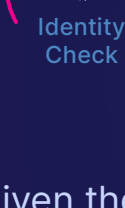
- No credit history on bureau
- Open banking check shows account does not belong to named applicant
- No income received in the account
- AI model suggests high risk of fraud



Internal Check



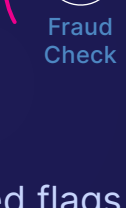
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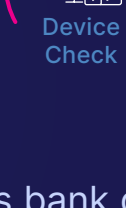
Identity Check



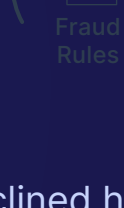
Document Check



Fraud Check



Device Check



Fraud Rules

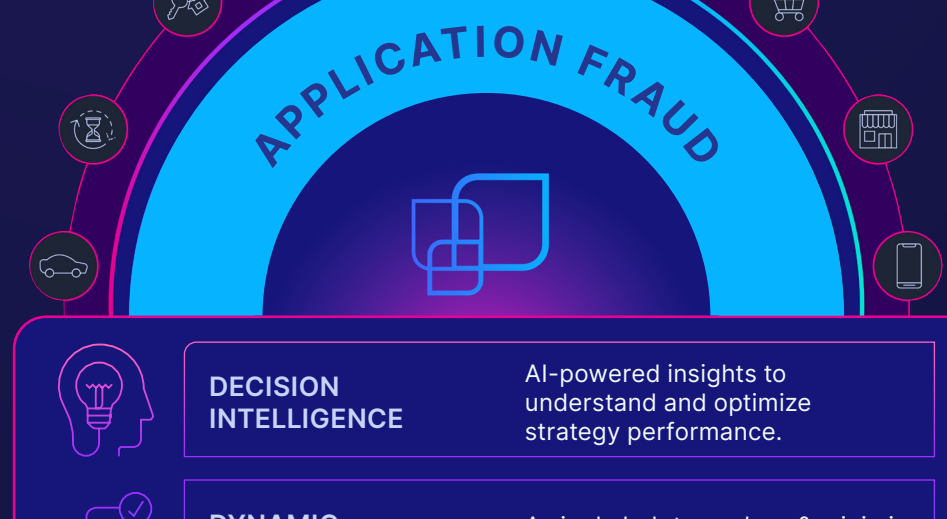


Credit Risk Rules

**Result:**  
**HIGH-RISK**

Given the number of red flags, his bank declined his application without undertaking any further checks, avoiding the need for manual case review.

## Application Fraud - Component Parts



	<b>DECISION INTELLIGENCE</b>	AI-powered insights to understand and optimize strategy performance.
	<b>DYNAMIC DECISIONING</b>	A single hub to analyze & minimize risk and maximize reward.
	<b>FRAUD &amp; KYC STRATEGY-FRIENDLY</b>	With low-code UI, business owners can easily review, modify, and simulate.
	<b>DATA INTEGRATION</b>	Embed third-party data knowledge and strategic understanding of fraud scenarios.

Optimize your data orchestration and fraud detection/prevention with a holistic, end-to-end fraud risk decisioning platform that allows you to integrate a variety of data sources, continually improve your fraud risk models, and optimize fraud decisions as threats evolve - all alongside your risk decisioning for the elimination of siloed environments and enabling maximum flexibility and agility in your risk decisioning.

Discover more accurate fraud risk detection with a more holistic, comprehensive view of your customers.

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