



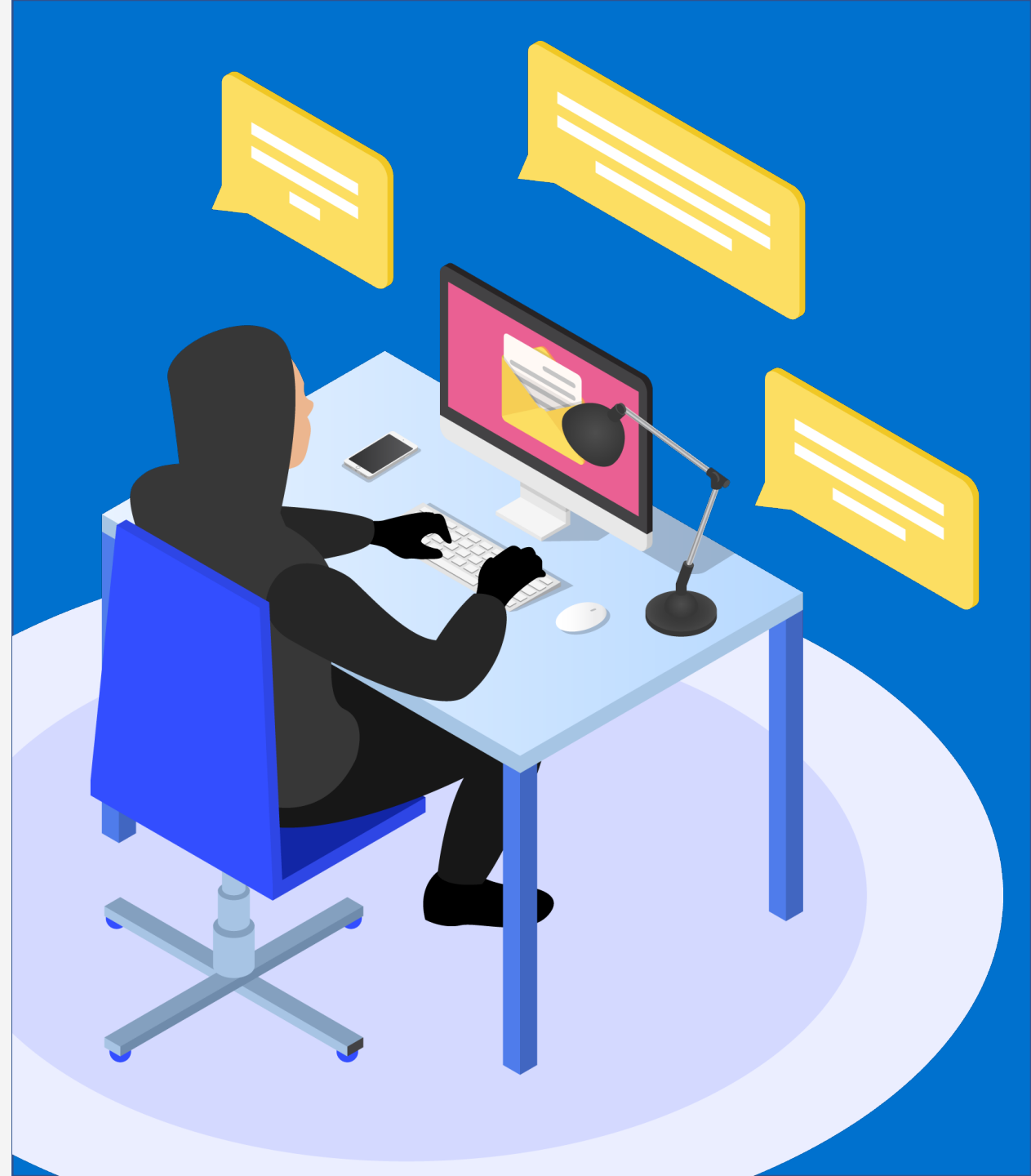
Staying Ahead of Fraudsters Without Alienating Applicants

By: Aaron Press

emailage®

You have to manage both fraud & friction

- “Manage” is the key - don’t “eliminate”
- Stopping the bad actors
- Saying yes to the good customers



Putting fraud first saves money in more ways than one



Fewer losses due to fraudulent applications



Detecting fraud early saves on other costs, such as credit checks



Fraud losses often masquerade as credit losses

- Once an account is issued, it's hard to verify information
- Better protection up front can help clarify the difference
- Additional savings can be realized by lowering collections costs



Fraud & Security are connected, but not the same

- Fraud is what happens **AFTER** security fails
 - Hackers tend to be **software engineers**
 - Fraudsters tend to be **social engineers**

Fraudsters don't specialize



Different Methods

Application Fraud

Account Takeovers

CNP Fraud



Different Verticals

Lending

Banking

eCommerce



Different Products

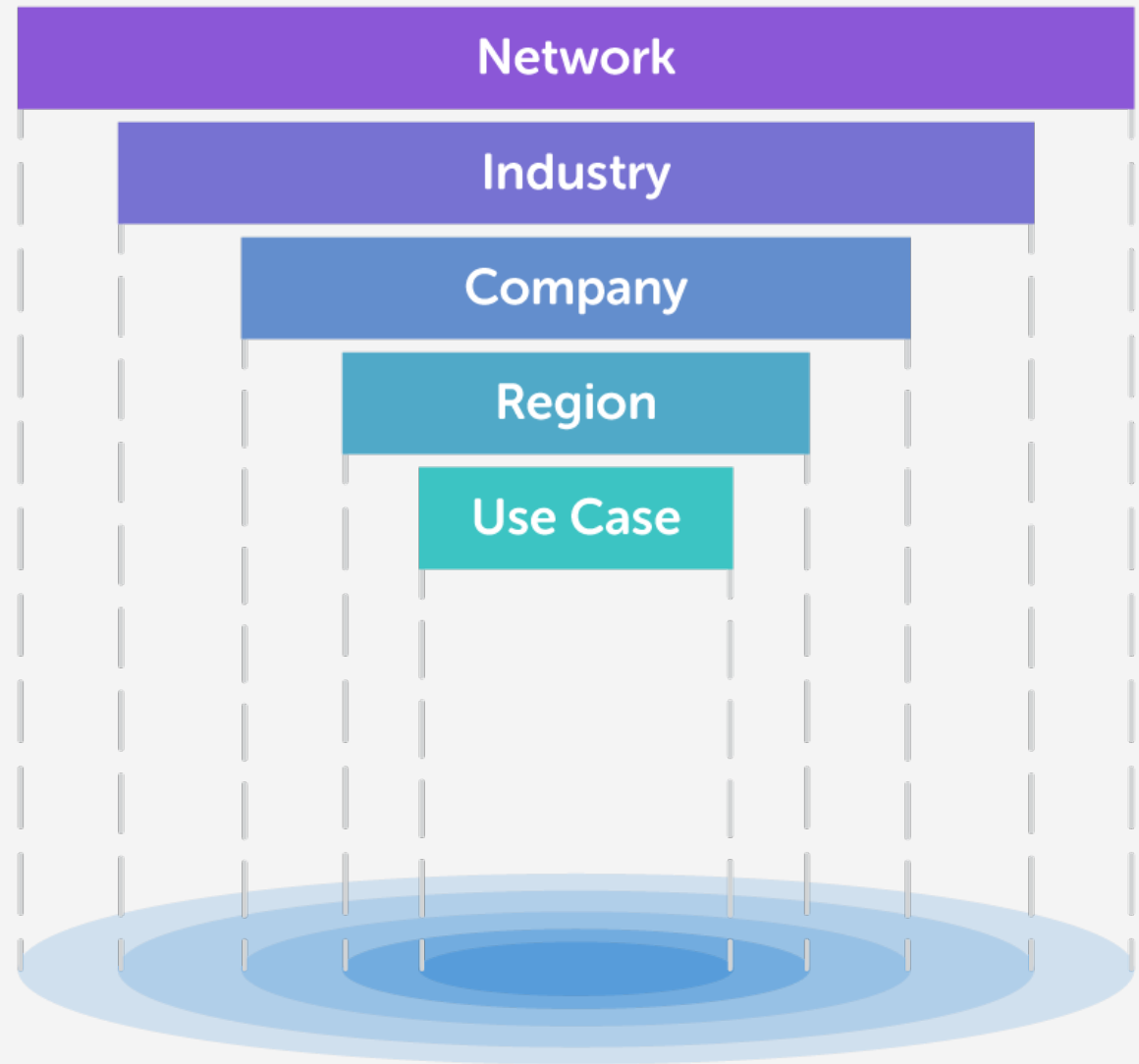
Loans

Credit Cards

Prepaid Cards

Your data can work for you & so can other's

Your own experience with fraud should inform your prevention strategy. By adding data from your peers you become stronger and by adding additional data the funnel further narrows.



Identity is now digital

- Traditional data elements are important, but not enough
- Digital signals, such as IP, geolocation, and device are critical
- Email is the key to bridging the two types of attributes

ORDER PLACED BY:



JOHN DOE

JOHNDOE@EMAIL.COM

Four horizontal lines representing a form for additional information or address details.

A square box representing a form field for additional information or a signature.

A square box representing a form field for additional information or a signature.

Who We Are

Emailage is a global leader in helping companies reduce online fraud. Powering our best-in-class predictive risk intelligence, key partnerships, proprietary data and machine-learning technology.

We help companies fight back against fraudsters, scale into new markets and focus on what matters: growing business.

Stop by Booth #15

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