



# Trust & Transparency In Online Lending



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# Fragmented Lending Ecosystem

# Complex Supply-Chain = Opportunity for Fraudsters



**So how does lead fraud work?**



# Fraud in the Lending World

## Step 1: Stolen or Recycled Data

**CreditLoan** GET STARTED HOW IT WORKS RATES & FEES CONTACT US

### Fast Cash Loans up to \$1,000

We loan money to you with a simple and fast process. No credit check required.

☒ 2-3 minute process ☒ Decision within minutes ☒ Get as much as \$1,000 for business use

Loan Amount  ZIP Code  Email  First Name  Last Name

Phone  City/State  Zip/State



### Your personal details

Title \*

First name(s) \*

Surname \*

Gender \*

Marital status \*

Date of birth \*

Country of nationality / citizenship \*

If you are a national / citizen of more than one country, please select additional country / countries:

In which country are you resident for tax purposes? \*

If you are resident for tax purposes in more than one country, please select additional country / countries:

Employment status \*

Please Select...

Please Select...

Please Select...

Please Select...

Please Select...

Please Select...

Please Select...

Please Select...

Please Select...

Please Select...

**cashusa.com** Home Education Center Why Choose Us? Contact Us Submit Your Request

### Secure A Personal Loan

Get the support you need

Whether you need to consolidate debt, remodel your home, or fund a vacation, a personal loan may be a viable option. CashUSA can help you secure a loan of up to \$10,000 in just three easy steps:

- 1 Complete our secure online form
- 2 Review the offer presented
- 3 Receive funds in your account

Amount Requested  Zip Code

First Name  Last Name

Email Address

CashUSA is here to help. Fill out our short form & we will try to connect you with a lender. Get up to \$10,000 in Your Checking Account

**TURBOMoney** GET STARTED HOW IT WORKS RATES & FEES CONTACT US

### Personal Loans up to \$35,000

We can connect you with one of many lenders in our network, ready to serve you!

☒ 3 minute process ☒ Safe and secure ☒ Decision within minutes ☒ Funds as soon as the next business day

Loan Amount  ZIP Code

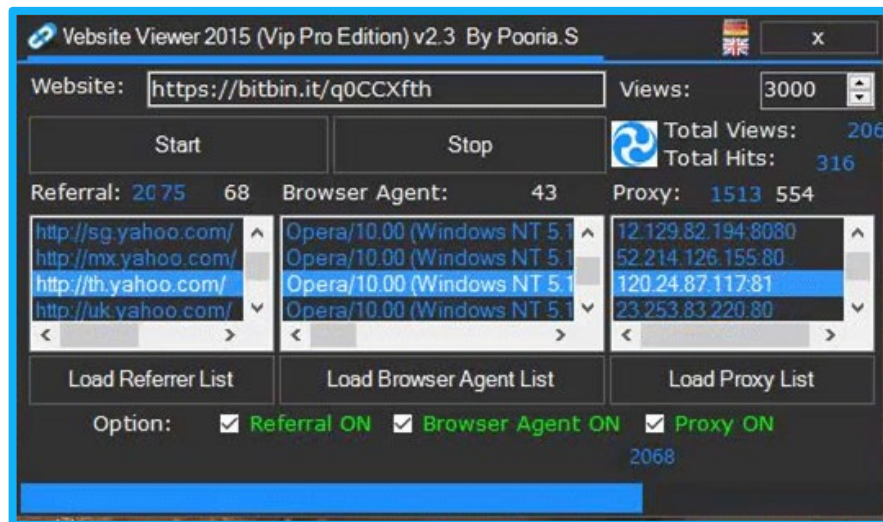
First Name  Last Name

City/State  Zip/State

Phone

## Step 2: Obfuscate Devices / Connections

Fraud in the  
Lending World



## Step 3: Run a Successful Fraud Operation

### Fraud in the Lending World

Unique IPs

Different Devices

G	H	M	N	O	
IP Address	Session Id	ISP	Browser	OS	User Agent
184.170.75.167	63628689	SHENTEL SERVICE COMPANY	Firefox Beta	Windows 8	Mozilla/5.0 (Windows NT 6.2; rv:15.0) Gecko/
108.15.200.129	63613115	VERIZON INTERNET SERVICES	Firefox	Windows 7	Mozilla/5.0 (Windows NT 6.1; WOW64; rv:10.
24.52.67.43	63602822	BUCKEYE CABLEVISION	Firefox	Linux	Mozilla/5.0 (X11; U; Linux i686; en-US; rv:1.8.
70.245.189.193	63602117	AT&T INTERNET SERVICES	Safari	Symbian^3	Mozilla/5.0 (Symbian/3; Series60/5.2 NokiaX7
174.107.162.28	63626455	ROAD RUNNER	Firefox	Windows 8	Mozilla/5.0 (Windows NT 6.2; rv:19.0) Gecko/
198.228.228.44	63607369	AT&T WIRELESS	Firefox	Windows 7	Mozilla/5.0 (Windows NT 6.1; WOW64; rv:19.
68.51.119.187	63627729	COMCAST CABLE	Opera	Windows 7	Opera/9.80 (Windows NT 6.1; U; es-ES) Presto
67.80.218.180	63600048	OPTIMUM ONLINE	Chrome	Windows 7	Mozilla/5.0 (Windows NT 6.1) AppleWebKit/5
67.196.126.85	63574838	AT&T U-VERSE	Opera	Macintosh	Opera/9.80 (Macintosh; Intel Mac OS X 10.6.8
67.196.126.85	63579808	AT&T U-VERSE	Firefox	Linux	Mozilla/5.0 (X11; Ubuntu; Linux i686; rv:15.0)
67.196.126.85	63597618	FRONTIER COMMUNICATIONS	Chrome	Windows 7	Mozilla/5.0 (Windows NT 6.1; WOW64) Apple
66.42.126.160	63597618	FRONTIER COMMUNICATIONS	Firefox	Windows 7	Mozilla/5.0 (Windows NT 6.1; WOW64) Apple
66.42.126.160	63597618	FRONTIER COMMUNICATIONS	Firefox	Windows 7	Mozilla/5.0 (Windows NT 6.1; WOW64) Apple
174.31.225.162	63602117	CENTURY LINK	Chrome	Windows 7	Mozilla/5.0 (Windows NT 6.1) AppleWebKit/5
76.105.166.152	63602117	COMCAST CABLE	SeaMonkey	Linux	Mozilla/5.0 (X11; Linux i686; rv:1.9.1) Gecko/2
76.5.112.170	63602117	EMBARQ CORPORATION	Chrome	Windows 7	Mozilla/5.0 (Windows NT 6.1) AppleWebKit/5
71.61.43.232	63327280	COMCAST CABLE	Firefox	Linux	Mozilla/5.0 (X11; Linux i686; rv:1.9.1) Gecko/2
97.79.197.162	63138626	ROAD RUNNER	Firefox	Linux	Mozilla/5.0 (X11; Linux i686; rv:1.9.1) Gecko/2
70.124.37.23	63146105	ROAD RUNNER	Firefox	Linux	Mozilla/5.0 (X11; Linux i686; rv:1.9.1) Gecko/2
71.41.43.130	63271776	ROAD RUNNER	Konqueror	Kubuntu	Mozilla/5.0 (compatible; Konqueror/4.4; Linu
69.68.32.234	63147771	EMBARQ CORPORATION	Chrome	Windows 7	Mozilla/5.0 (Windows NT 6.1; WOW64) Apple
96.37.205.251	63221037	CHARTER COMMUNICATIONS	Firefox Beta	Windows 7	Mozilla/5.0 (Windows NT 6.1) AppleWebKit/5
71.195.34.76	63355373	COMCAST CABLE	Other	Debian	Mozilla/5.0 (X11; U; Linux x86_64; en-US; rv:1
76.115.115.182	63293253	COMCAST CABLE	Firefox (Namorok)	NetBSD	Mozilla/5.0 (X11; U; NetBSD amd64; en-US; rv
173.174.52.167	63144603	ROAD RUNNER	Chrome	Windows 7	Mozilla/5.0 (Windows NT 6.1; WOW64) Apple
174.109.53.153	63408899	ROAD RUNNER	Konqueror	Slackware	Mozilla/5.0 (compatible; Konqueror/4.2; Linu
99.26.209.124	63314633	AT&T U-VERSE	Other	Mac OS X	iTunes/4.2 (Macintosh; U; PPC Mac OS X 10.2
50.195.121.25	63311291	COMCAST CABLE	Firefox	Mac OS X	Mozilla/5.0 (Macintosh; Intel Mac OS X 10.8; r
69.203.134.5	63410516	ROAD RUNNER	Safari	Linux	Mozilla/5.0 (X11; Linux i686) AppleWebKit/53
71.74.148.230	63307827	ROAD RUNNER	Firefox	Mac OS X	Mozilla/5.0 (Macintosh; Intel Mac OS X 10.8; r

**How does Forensiq detect this?**



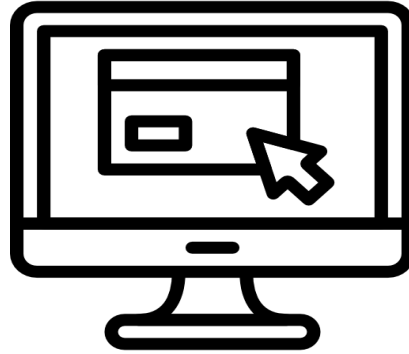
First and foremost...

## Fraud in the Lending World

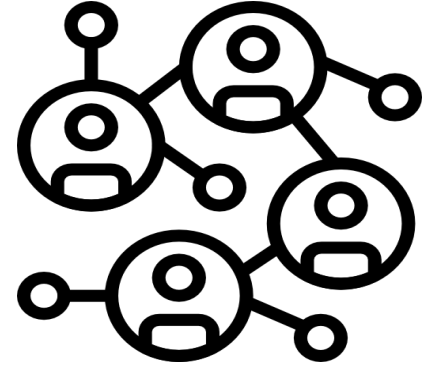


# Fraud in the Lending World

## Two Pronged Approach



Device  
Characteristics



Connection  
Characteristics

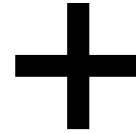
**How can you use Forensiq to stop  
lead fraud?**

Utilize one of our  
Partner  
Integrations



TrustedForm

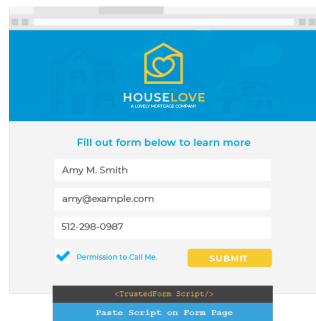
by ActiveProspect



forensiq

by Impact

# How does this integration work?

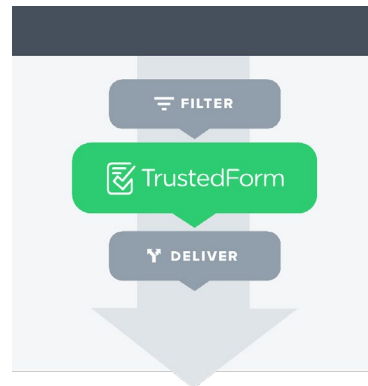


A screenshot of a web form titled "HOUSELOVE". The form has a blue header with the logo. Below the header, there is a link "Fill out form below to learn more". The form fields are: "Name" (Amy M. Smith), "Email" (amy@example.com), and "Phone" (512-298-0987). There is a "SUBMIT" button and a "Permission to Call Me" checkbox. At the bottom, there is a section for "TrustedForm Script" with a "Paste Script on Form Page" button.

1.  
Issue certificate  
on form

Name	Amy Smith
Email	amy@example.com
Phone	512-298-0978
TrustedForm Certificate	https://cert.trustedform.com/f886071...

2.  
Capture certificate  
as data field



3.  
Claim certificate via  
API call



4.  
Forensiq is fed data  
and builds fraud  
scores



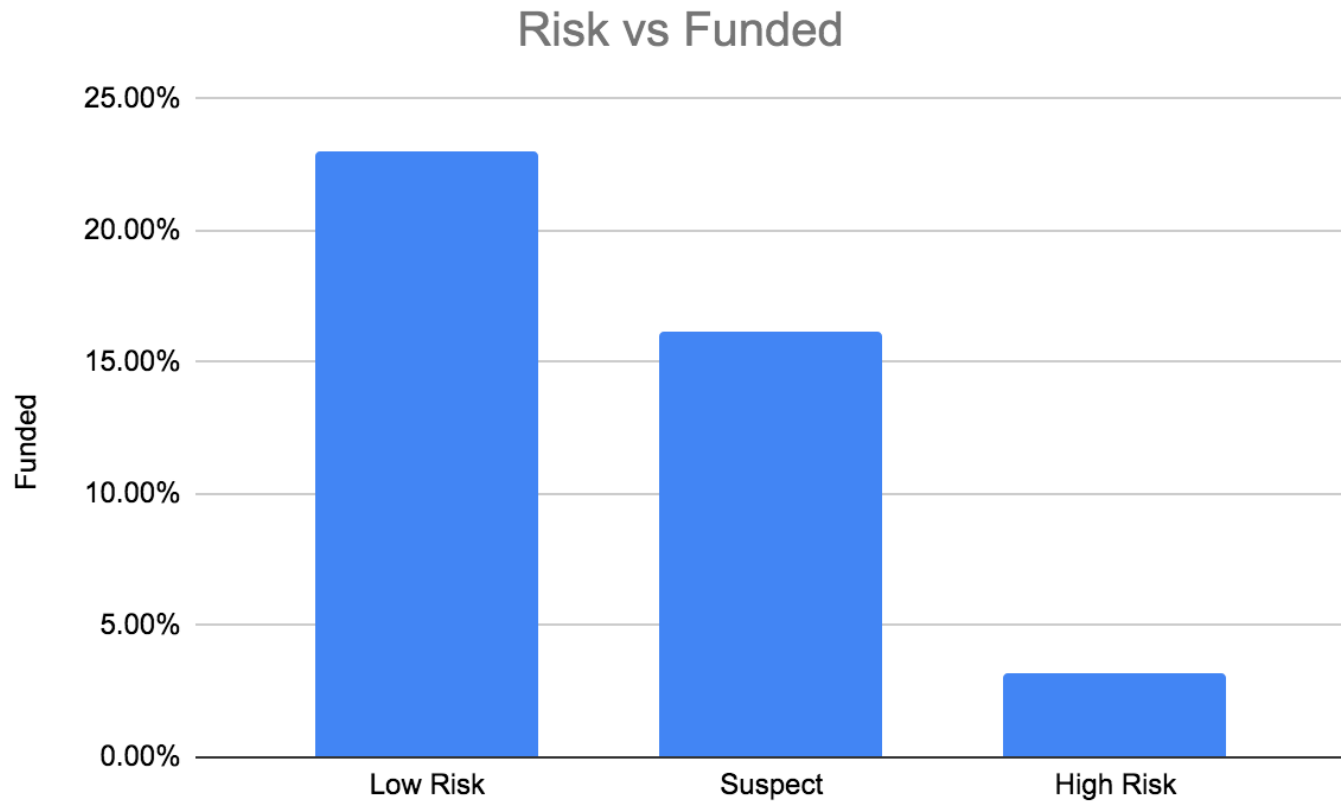
# Fraud in the Lending World

## Forensiq Methodology

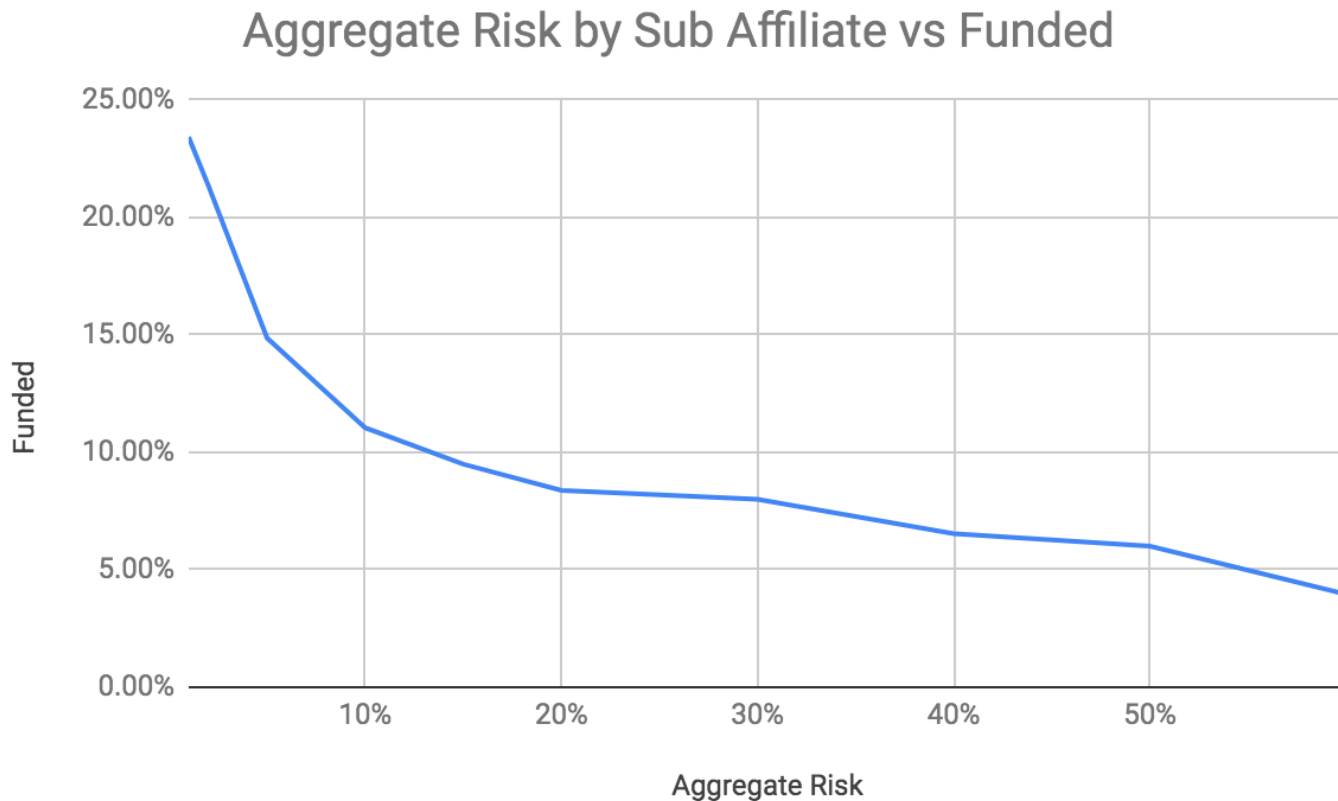
Reason Code	Explanation
IP Reputation	<ul style="list-style-type: none"><li>• We've seen this IP before on other clients campaigns showing signs of fraud</li></ul>
Device Reputation	<ul style="list-style-type: none"><li>• Proprietary device fingerprinting to identify when the same computer is identity masking</li></ul>
Proxy	<ul style="list-style-type: none"><li>• Identify users that are diverting their IP address through a proxy</li></ul>
User-Agent Spoofing	<ul style="list-style-type: none"><li>• Indicates that the user is mis-reporting the device their browsing on via UA spoofing</li></ul>
Hosting Provider	<ul style="list-style-type: none"><li>• The users internet connection is coming from a data center which implies botnet activity</li></ul>

# Lender Benefits

# Fraud Detection Produces Results for Lenders



# Fraud Detection Produces Results for Lenders



# Benefits for Lenders

Real time proactive  
fraud protection.

Increase campaign  
ROI via traffic  
quality insights.



Reduce payment  
defaults.

Ensure TCPA and  
FCRA compliance.





# Thank You

We Look Forward to Partnering With You.

