

Solution

Luminate™

Intelligent Fraud Management Platform

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## Anticipating fraud requires a multi-dimensional approach

Using multiple fraud point solutions is overly complex and difficult to manage

The right solution provides a holistic view of fraud risk, correlated across a growing # of channels



**Maximize Efficiency**

Leverage existing data / investments to orchestrate, connect and augment what you already have.



**Catch Fraud**

Harness the power of machine learning and artificial intelligence to manage fraud decisions



## Improve Consumer Experience

Simplify, clarify and speed identity authentication and verification for reduced friction

# The Luminate Solution

### Simplified, Yet Configurable

- Cloud-based, with easy one-API integration
- Digital machine learning model
- Delivers one risk score, risk codes and decision output
- Your own purpose-built data lake
- Configurable rules, queues, decision strategy and user interface
- Standard dashboard with key fraud metrics



Six Fundamental Truths About  
Fraud

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The Luminate  
Infographic

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# The Luminate Product Sheet

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Let Equifax help you manage fraud,  
and stay ahead of criminals.

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