

# **EXHIBIT C**



**EQUIFAX**<sup>®</sup>

# Luminate

## Intelligent fraud management solution

### **Fraud continues to rise, and the stakes are only getting higher**

In today's rapidly changing fraud landscape businesses continue to struggle with the ingenuity and creativity of criminals whom find new ways to commit fraud.

- New account (NAO) fraud is up 200%<sup>1</sup>
- Account takeover (ATO) fraud is up 300%<sup>1</sup>
- Payments fraud is at a record high for the third straight year<sup>2</sup>

### **Minimize fraud risk without sacrificing consumer experience**

Luminate™ is the definitive fraud prevention solution that uses advanced analytics, machine learning and intelligent data orchestration to create meaningful insights. These insights can help risk managers simplify, clarify and speed identity verification and authentication checks. Fraud decisions can now effectively be managed across the consumer account lifecycle.

Fraudsters have become more sophisticated, with application fraud in the U.S. predicted to increase to almost \$2.1 billion in 2020 according to Aite Group.

### **Key benefits**

#### **Maximize efficiency:**

Leverage existing data/technology investments to orchestrate, connect and augment as needed.

#### **Help catch fraud:**

Harness the power of machine learning and iterative analytics to help manage fraud decisions, as well as reduce false positives, manual reviews and operational fraud risks.

#### **Improve consumer experience:**

Simplify, clarify and increase speed of identity verification matching and authentication for reduced friction, increased acceptance rates and a consistent consumer experience.

1. 2018 Aite Analyst Reports

2. JP Morgan Chase: Payments Fraud Activity Surged in 2018

## A single, smarter solution for fighting fraud

Luminate is a cloud-based solution that integrates rich data sources and harnesses the power of artificial intelligence to uncover the latest fraud trends with extreme accuracy.

With big data intelligence and decisioning orchestration, Luminate produces actionable alerts designed to reduce false positives and assist with detecting fraudulent activity more quickly.



### Modular architecture and data ingestion

- Flexible data models
- Velocity, volume, variety
- Process structured and unstructured data
- Transform and enrich data
- Purpose-built data lake
- Full Stack, SaaS based platform



### Machine learning and analytics

- Extensible machine learning framework
- Supervised and unsupervised
- Workbench to test strategies
- Respond faster than fraud mutates
- Quickly deploy and test new models
- Device and behavior analytics



### Intelligent orchestration

- Complex decision orchestration with easy rules and strategy builder
- Data visualization and customized workflows
- Champion-Challenger implementation
- Strategy testing with “what if” analysis on historical data
- Data feed to decision in no time

## Fraud adapts. Intelligence anticipates.

As fraud continues to evolve, Luminate accelerates learning to help you make smarter decisions — across the entire account lifecycle.

Learn how advanced analytics, intelligent orchestration, and machine learning will help you mitigate fraud.

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