



All New Customer Journeys Start with Identity

89% of your new customers have already been seen by Deduce, **43%** just hours before you do*

* Based on new account opening data from multiple Deduce FinServ/FinTech customers

The Most Effective Way to Reduce New Account Fraud (NAF)

New customers represent new opportunities for growth, but they also pose new risks for fraud. Are they really who they say they are when they make that first purchase, apply for credit, or open an account? Or are they synthesizing an identity with other people's data in order to defraud your business? Or is this perhaps simply a stolen identity?

You may not be able to answer those questions accurately in real time, but it's very likely that we can. After all, we've seen 43% of your new customers just hours before their account opening.

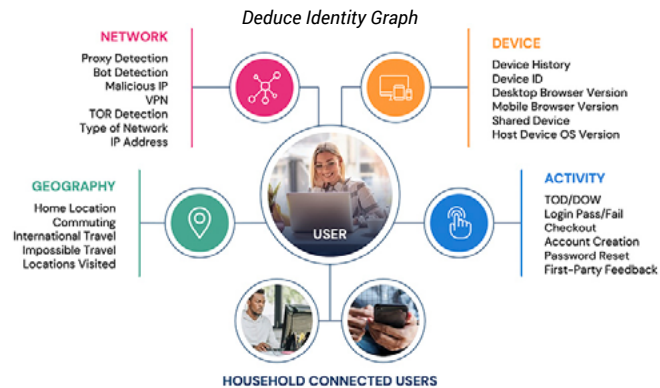
That's because Deduce constantly captures and analyzes the digital activities of the majority of U.S. online identities: more than 600 million identity profiles, engaged in more than 1.5 billion daily events, across more than 150,000 sites and apps.

That population includes your future customers. We see their activity as they log in, check out, reset passwords, play games, leave comments online,

and many other online interactions, sometimes as recently as a few minutes before they first engage with you. Then we analyze that activity to place them along a continuum from highly trusted to highly risky, based on real-time and historical behavioral activity.

Behavioral Intelligence that Recognizes Authentic and Synthetic Identities

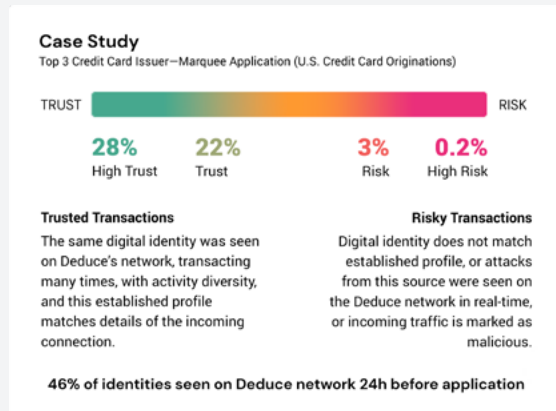
The result is near real-time behavioral intelligence as the first line of defense against identity fraud. The Deduce Identity Graph powers Identity Insights, a customizable series of risk and trust signals that inform every identity in a fraction of a second, from one lightning-fast API query.



More Identity Signals = More Accurate Risk Assessment

Deduce analyzes more than 160 signals to build a complete, granular picture of profiles across the Identity Graph. We're always adding new signals and we can create custom signals to address specific risk or trust scenarios.

See a current list of Risk and Trust Signals at: www.deduce.com/product/



Reduce NAF Operational Costs by up to 50% with Deduce

Top 3 Credit Card Issuer: U.S. Credit Card Originations

Deduce sees 89% of applicants with this credit card issuer before they apply, including more than 45% of applicants within hours of their application.

This card issuer found that applicant identities the Deduce Identity Network hasn't seen are 10 times more likely to be fraud than previously seen applicants.

With Deduce, the card issuer now approves more applicants faster, with fewer manual reviews and

less stolen and synthetic identity fraud. This same capability can help banks, lenders/issuers, and FinTech platforms avoid both account creation fraud *and* friction.

Build Trust and Efficiency Into Your Account Creation Workflows

With Deduce, You Can:

- Reduce *total* NAF operational costs by up to 50%
- More confidently approve users frictionlessly—by removing unnecessary *hard* friction upfront
- Approve more trusted new customers faster

Smarter Insights Every Day Through Advanced Real-Time Geospatial Analysis

Deduce tunes our location insights for new customer applications, which makes Deduce Identity Insights the first choice for reducing account creation and new-customer checkout fraud.

Three cost-saving benefits Deduce delivers:



Approve More Secure Transactions

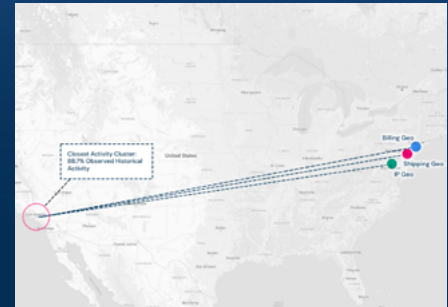
The customer's billing address matches the location of the activity provided by the network location.

This order's ship-to-store pickup location is within three miles of the established billing address location. 90% of this identity's digital activity takes place within this small geographic radius.



Reduce False Positives

The customer's billing address matches their home location. Deduce has matched other recent, frequent activities to the customer's current traveling location, and this identity has a history of activity with this order's shipping address within the past 6 months.



Capture More Fraud

Most of this user's activity has recency and frequency in Los Angeles, near the user's home address. This order's billing address doesn't match the user's home address, comes from an unfamiliar IP address, and has a shipping address with no historical activity related to the user identity profile.

Ready to Get Started?

Visit: www.deduce.com/Contact

See how Deduce Identity Insights can help you identify more synthetic accounts to reduce new account fraud and false positives.