



Anytime, anywhere risk assessment

Discover simple and more accurate risk scoring with sophisticated fraud analytics effective *the instant* an email address is exchanged

Speed. Sophistication. Simplicity.

Evading growing fraud schemes and maintaining positive user experiences while boosting your business is no easy feat.

To respond to threats quickly and keep your business operations uninterrupted, you need a straightforward, precise risk scoring solution that can instantly add value.

\$362B

Global payments are expected to exceed **\$362B in fraud losses** over the next 5 years¹

35%

Scams drive 35% of fraud losses²

\$3.91

Every \$1 of fraud loss costs organizations **\$3.91 on average**³

Meet LexisNexis® Emailage®

A high-speed and effective risk assessment solution that will allow you to approve transactions faster and seamlessly predict trusted and high-risk interactions across multiple touchpoints. Designed to help you increase your top-line revenue **by reducing false positives, increasing conversions, minimizing abandonment and building trust from genuine customers.**



Remove barriers for low-risk users and enable more interactions



Detect suspicious events with more confidence



Simplify implementation, driving efficiency and profitability

Optimize Customer Experience, Simplify Deployment and Boost Business Performance

Emailage® combines the core pillars of risk assessment into one easy-to-deploy, complex data processing and instant risk scoring solution:



Easily interpretable, customizable risk scoring
calibrated to your fraud profile and risk appetite



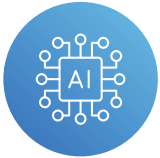
Short time-to-value
with seamless, flexible integration options and rapid activation



Scalability of your risk-based workflow
through our seamless orchestration platform



Industry-leading intelligence
with email at the center



Sophisticated data processing and analytics
backed by leading data scientists and advanced AI/ML



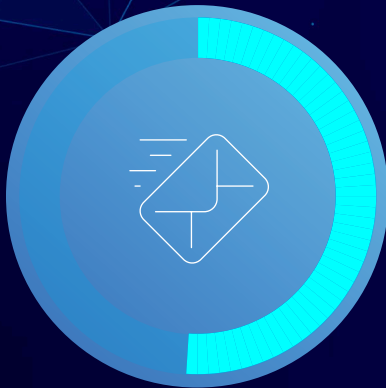
One of the largest cross-industry data networks in the world
with shared insights from a community of leading fraud experts



Automated dynamic linking of multiple attributes
within the network, identifying complex connections, dependencies and abnormalities



Distinguished third-party data
for an enhanced, more comprehensive risk assessment



The Lock on Your Business's Front Door

With over 32% of users having the same email address for more than 10 years⁴, emails remain one of the only cross-border, unique digital identifiers.

To ignore the value of an email address to inform risk decision-making would be a missed opportunity to protect your customers and business.

7.9B

7.9B email accounts across the globe⁵

99%

99% of email users check their emails daily⁶

3.13M

3.13M emails are sent every second of every day⁷



Protect Your Trusted Customers in Many Moments

Whether a customer is setting up a new account and onboarding with your organization, changing details and managing accounts or making online payments and transactions, we can help you keep your customers safe when they interact with your business – **no matter the channel, transaction type or customer touchpoint – all without causing unnecessary disruption to the user experience.**

Defend Against High-Risk Scenarios

Account Opening Fraud



Account Takeover



Email Tumbling/Enumeration



Bonus & Promotion Abuse



Business Email Compromise



Card-Not-Present (CNP) and Chargebacks



Peer-to-Peer (P2P) Payments



Merchant/Supplier Email Domain Risk Analysis



MYTH

Emailage only analyzes the risk of an email.

BUSTED

Email is just one factor in assessing the overall risk profile.

Vast network intelligence and fraud feedback data are evaluated against an email's behavior, velocity and history to detect patterns and anomalies in real-time, delivering a robust risk assessment to your business in milliseconds.

Our Emailage solution instantly collects and analyzes data signals associated with an email to provide you with a 360-degree view of the risk associated with a user interaction. One of the largest, most unique databases in the world powers advanced AI/ML processing and analytics to deliver a simple and more accurate risk score to your business – from Day One.

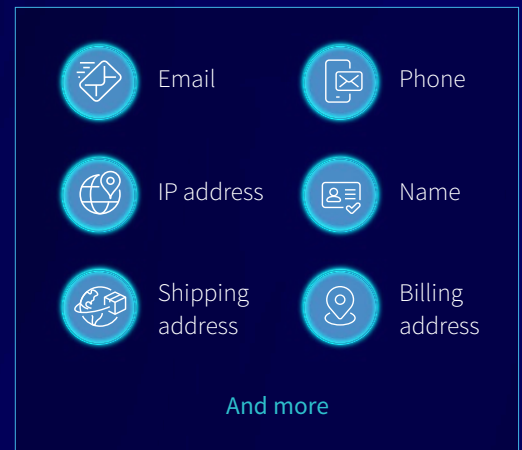
How Does it Work?



COLLECT

Through a single and simple API, we collect multiple inputs at the onset of a customer interaction with your business.

The more attributes you send us, the more comprehensive risk assessment you'll receive. But we can deliver a risk score by just receiving an email address, too.



ANALYZE

Advanced machine learning analyzes thousands of signals against an email's behavior, velocity and history to spot patterns and anomalies in real-time. **Powered by one of the largest cross-industry data networks in the world containing metadata and fraud feedback from thousands of companies globally.**

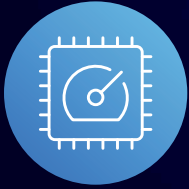
Partnering with third-party vendors, we incorporate hundreds of additional signals like social media, domain, phone and more – all processed in parallel to deliver a high-speed response and more complete view of the user.



EVALUATE

Powerful data processing and advanced analytics are working concurrently behind the scenes to evaluate and contextualize the signals, allowing you to receive insights for better predictability and increase your fraud capture and passthrough rates. Infinite customization options on the company, industry, network, region and use case levels allow you to confidently render a decision.

Extensive email-based capabilities include **advanced domain risk analysis, email tumbling, attribute patterns and associations, email handle patterns, name matching, input confidence matching and more.**




DECIDE

Within milliseconds, a multifaceted risk score is delivered to your business with clear reasoning, ensuring transparency and explainability. Spanning from simple, easily interpretable scores to more granular, fully transparent ones, our risk scoring offers maximum flexibility and customizability to enhance your decision-making process.

With infinite options to suit your business needs, you can automatically approve trusted transactions, respond to risky interactions quickly, optimize workflows, improve policies as risks evolve and boost efficiencies.

Risk Score



Low Risk


- ✔ Email marked as good by a company in the industry
- ✔ Email first seen more than 4 years ago
- ✔ IP to billing distance
- ✔ IP to billing country
- ✔ Email owner and name match

Risk Band

1
2
3
4
5
6

Approve Transaction

Confidence Score



Low Risk

- ✔ Email to IP
- ✔ Email to phone
- ✔ Email to billing address

Confidence Matrix



TRANSFORM

Reduce your exposure to fraud and continuously enrich rules and policies by sharing feedback data with our community of industry-leading fraud experts. Increase your fraud detection rate, improve the customer experience and boost operational efficiencies through a give-to-get network that protects every member, and every transaction.

As the community grows, the technology grows smarter with it. The result? Enhanced decision-making, increased return on your investment and cross-industry data sharing for staying ahead of ever-evolving fraud schemes.

Results that Speak for Themselves*

62%

Average fraud hit rate

20-25%

Reduced chargebacks

45-60%

Manual review reduction

25-30%

Improved approvals

A Secure Life for Your Customers. A Prosperous Solution for Your Business.

Test quickly

Get started on retro-test readiness today and see results within weeks

Implement faster

Receive instant proof-of-value through multiple integration options, including our platform or a single API.

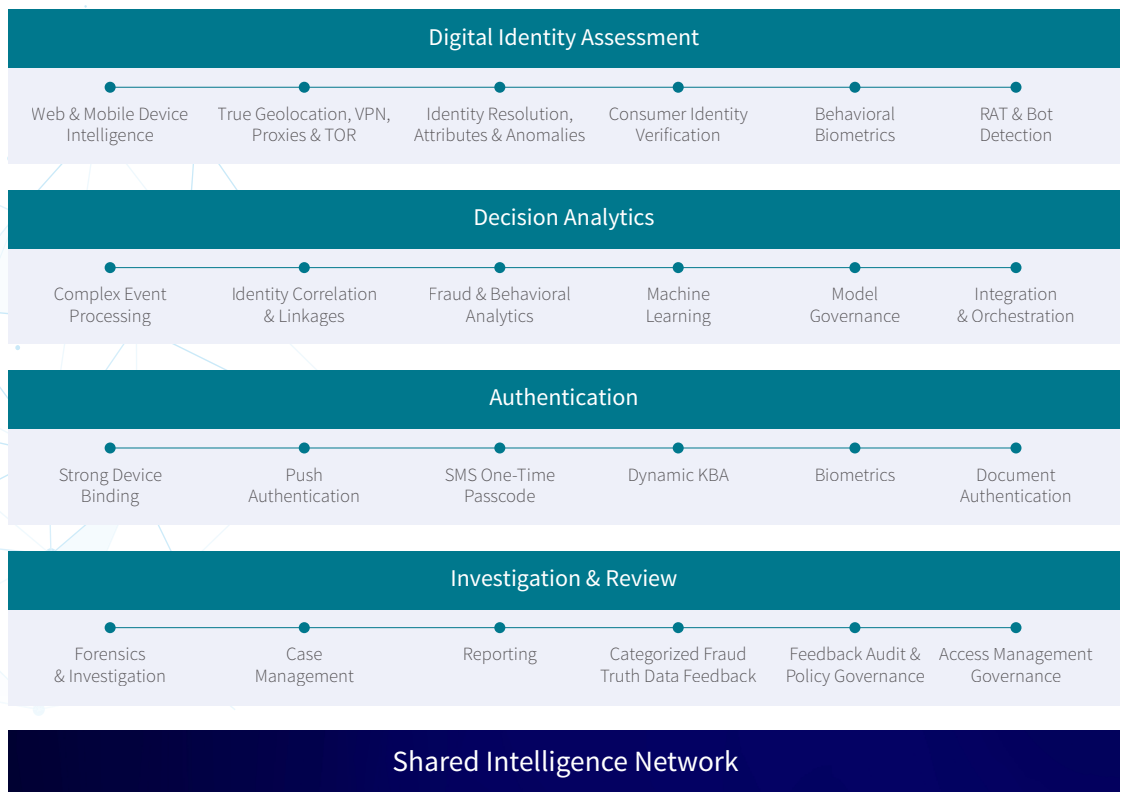
Manage easily

With customization based on your fraud profile and risk appetite, and simple risk scoring options, we've designed our email-based risk assessment solution so your fraud team can get started working with it from Day One.

Scale appropriately

Available via our orchestration platform allowing your business to easily plug-in additional solutions for step-up authentication scenarios or when advanced device assessment may be needed.

Fight Complex Fraud from Every Angle



Contact us to schedule your free demo.
risk.lexisnexis.com/products/lexisnexis-emailage

Recognized Around the World for Award-Winning Technology



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