

### **FULLCONTACT VERIFY**

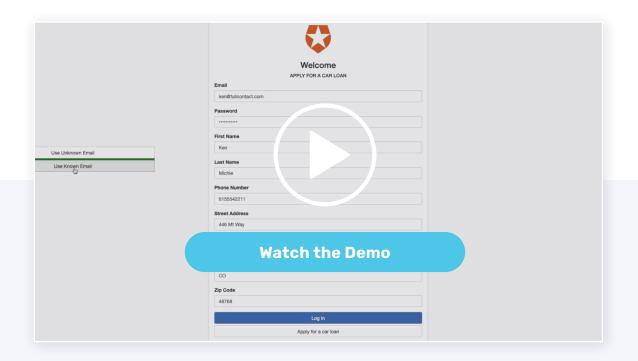
# Frictionless Fraud Prevention Made Easy with FullContact's Verify.Match

People want quick interactions with companies that won't sacrifice the privacy of their identities, personal information or card numbers, and account details. Companies must defend against fraud without creating unnecessary friction or cumbersome experiences for customers. The best fraud prevention strategy must maintain this balance or risk losing customers and potential profits.

Monitoring potential fraud activity without introducing additional restrictions is the key to balancing fraud risk and a visitor's online experience. That balancing act is a delicate one. Creating too many restrictions may frustrate legitimate people accessing the site, while light restrictions leave your company vulnerable to potential account takeovers or other forms of fraudulent activity. Accurate identity resolution helps a company ensure the online registration process is seamless enough to encourage completion from real customers yet complex enough to deter bad actors.

# But how does it work exactly?

In the video demonstration below, FullContact Solutions Consultant Michael Jacqmein walks us through a real-world example of FC Auto's use of FullContact's Verify.Match integration with AuthO. Verify.Match can be integrated directly or with a partner like AuthO.



# By integrating Verify, this company can now:



### **Enhance**

site security while reducing unnecessary friction for the applicant



### Leverage

diverse, highassurance, ethically-sourced data



# **Acquire** and

retain businesses through legitimate online registrations



### Access

FullContact's graph while maintaining full control of their data

# **Frictionless Fraud Prevention Made Easy**

Michael explains that this company used a simple drag-and-drop process to integrate FullContact's Verify. Match solution into their pre-user registration flow within AuthO's marketplace. Now, when a person attempts to register for a loan on their site, the individual enters several pieces of information that FullContact will use to determine a risk score. Based on a favorable or unfavorable match result, the list of information necessary to complete registration expands or contracts while the person continues the process.

In this demo of a real-world use case, FullContact's Verify solution made it possible for online registrants to experience a frictionless process while helping a business limit exposure to fraudulent activities. It's a win-win!



# **Understanding Verify**

Secure, up-to-date identity verification methods are essential to prevent false rejections or any headaches associated with inaccurate data. If you're interested in identifying risk on a form field or application, such as an application for a credit card or a small loan, Verify was designed with your business in mind. Verify provides real-time signals, matches, and activity scores from FullContact's identity graph to identify real people and determine risk. We compare the data you have on a specific person against the data we have in our identity graph on that same person, offering a risk score based on the match or mismatch. Whether a person is considered a "fraudster" or a legitimate customer is a decision that rests with the institution.

Seamless, profitable, and privacy-safe experiences depend on a company's ability to identify real people in the moments that matter. A successful, integrated identity verification approach bridges offline and online identifiers and technologies to create a unified view of a person, enabling better fraud protection and less friction for the applicant.



Learn more about FullContact's Verify product today.

# FullContact

Amplify your ability to recognize and reach real people by **3X.** Or it's on us. **Guaranteed.** 

Visit fullcontact.com/contact to learn more.

# **Real People**

Access and map fragmented physical and digital identities into a **persistent PersonID from a single graph.**Omnichannel input and outputs.

- 248 Million People
- 50 Billion Individual Omnichannel Identifiers
- 700+ Ethically Sourced Personal and Professional Attributes

## **Real Control**

Leverage your **FullContact Private Identity Cloud™** to protect & control your first-party data across your enterprise. Enable permission-based partnering without commingling data.

Port the PersonID across your ecosystem improving targeting, reach, recognition and measurement.

Manage privacy and permission at a person level at every touchpoint.

SOC2 Type II Compliant

# **Real Time**

Recognize people across platforms and engagement in the moments that matter.

Leverage our machine learning, applied graph theory, and distributed computing to improve resolution.

High availability, high throughput, and resilient low latency architecture.

- 30+ Million Updates per Day
- 40 Millisecond Response Time