Protect at the point of application

Introducing Hunter

Experian™
Decision Analytics

Fraud is a significant cause of revenue loss for organisations and is a trend that is continuing to rise. While the type and motivation of fraudsters will vary from dishonest customers to organised criminals, the losses resulting from fraud will always affect profitability.

Increased fraud detection
Case study

With new channels and products increasing the number of applications, Bank Zachodni, one of the largest Polish banks, no longer had the right tools or resource to tackle fraud effectively.

Adopting Experian's Hunter has detected more than 90 percent of fraud attempts during the first year of operation. The investigations team is working much more efficiently as Hunter quickly identifies suspicious applications, as well as reducing case review time, as all the information is easily accessible from a single source.

The bank can also ensure enhanced fraud protection with Hunter's ability to screen and validate applications from multiple sources, including the Internet, mobile devices and credit brokers.

Configurable rules to combat fraud

The first and best strategy is to identify and stop fraudsters at the point of application. Experian's Hunter uses a set of proven fraud detection rules to screen all applications, in real time. Rules can be rapidly amended as fraud profiles and products change, offering total coverage for your organisation.

This robust and scalable solution verifies application data against external sources to highlight matches with known fraud information, inconsistencies and data not disclosed by the applicant. These include Experian's Suspicious Activity Score file, credit bureau inconsistencies, national fraud lists, mortality files and accommodation addresses.

Powerful analytics and monitoring

Hunter applies powerful analytics to uncover organised fraud rings within your customer base, allowing your fraud team to quickly close down threats to your business. The integrated management information and reporting tools analyse fraud trends to continually improve detection rates, while constant monitoring controls the quality, accuracy and efficiency of the detection process.

With Experian's Hunter, you can:

- Rapidly implement new fraud rules as fraud evolves
- Decline fraudulent applications faster
- Reduce risk with proven systems and practice
- Improve monitoring, measurements and efficiency
- Ensure fraud prevention measures remain effective

Why Experian?

- 30 years' experience in managing fraud prevention solutions
- Vast market understanding, global reach and experience
- Market-proven expertise in analytics, software and best practices
- Clients in more than 90 countries with many offices worldwide

Experian's fraud expertise, best use of data and advanced analytics form a unique and powerful combination to help organisations prevent, detect, investigate and manage fraud.

Find out how you can fight fraud and reduce risk by visiting www.experian.com.

Develop a strategic response to fraud