experian™

CrossCore™

Get the strength you want with the flexibility you need, for more effective fraud management

Strong and secure. Fraud prevention systems are often designed like fortresses. But, over time, escalating maintenance weakens these systems. Costs climb. Complexity increases. It becomes harder to adapt to keep pace with change. As more systems and tools are added, incompatibilities also grow creating blind spots that fraudsters eagerly exploit. But, there's a better way. Connecting disparate fraud systems with an open platform gives you visibility and agility. The source of true strength isn't a fraud prevention fortress — it's all systems working together.

Introducing CrossCore™

CrossCore™ is the first smart, open, plug-and-play platform for fraud and identity services. It delivers a future-proof way to modify strategies quickly, catch fraud faster, improve compliance, and enhance the customer experience.

It does so through a modern technology approach that combines a flexible and scalable Application Programming Interface (API), allowing you to connect, access, and orchestrate decisions across multiple systems more effectively. In addition, because no single system will ever have all the answers, CrossCore™ is open. This means it supports a best-in-class approach to managing a portfolio of services that work together in any combination — including Experian solutions, third-party services and client systems — to deliver the level of confidence needed. Isn't it time we had a way to make fraud and identity solutions work better together for everyone?

> "CrossCore™ will make it easier to adapt our strategies and plug-and-play with new tools. It will future-proof what we have today."
>
> — **Sarah Jenion**, Penguin Random House / The Book Service

What CrossCore™ delivers

- A future-proof way to manage fraud and identity services
- Start quickly by turning on Experian services through a single integration
- Connect to services quickly with a common, flexible API
- Act quickly to adapt to changing conditions and new risks with built-in strategy design and workflow capabilities

Strategies that deliver the level of confidence required at a transaction level

- Specify which services are needed in which order based on the workflow logic and decision criteria for each transaction
- Call services all at once or in sequence based on decision logic
- Precisely tailor strategies based on transaction type

Capability to optimize decisions across services

- Orchestrate decisions across disparate systems
- Control the data being used in decisions
- Apply client-specific data and analytics to decisions

Ability for risk-management teams to take control and move at the speed of fraud

- Create, deploy, and manage strategies more easily
- Reduce burdens on IT and Technical teams
- Make strategy changes dynamically, with no downtime

Key benefits

A future-proof way to manage fraud and identity services

- Reduce risk across fraud and compliance by speeding the time- to-market with new tools and strategies

- Drive top-line growth by reducing the friction and false positives that cause customer fallout

- Increase operational efficiency by avoiding needless referrals and driving down the cost to deploy new toolsa nd strategies

Key features

Common access through a flexible API

- Reduce integration cost and complexity

- Get single sign-on access to multiple systems

- Easily access new services as they are added

Strategy design and workflow decisioning

- Speed the time-to-market for new and enhanced strategies

- Improve decision control

- Easily test and trial new services

An open approach

- Connect services across Experian, partners and internal systems

- Support a layered approach to managing risks across providers

- Reduce the cost of managing services over time

Effective fraud prevention does more than stop fraud

Without a doubt, your fraud prevention efforts are aimed at stopping fraud and reducing losses. But, an effective program also makes it easier for your good customers to do business with you. So how do you achieve both? It starts with moving away from a one-size-fits all approach. Instead, you should apply the right level of protection needed for each and every transaction.

Our fraud team – nearly 300 experts around the world – works with businesses to do exactly that. We're proud of the fact that we helped our clients screen more than 15 billion fraud events this past year. That's over 3,300 events per second. Most consumers aren't aware of what's happening behind the scenes to keep them safe as they do everyday things...like shop online or check bank balances from a mobile device. We call that hassle-free, and that's how it should be. Our solutions are built using data, technology and analytics to stop fraudsters without stopping good customers. Now, fraud prevention contributes to growth and a positive experience.

To find out more about CrossCore, contact your local Experian sales representative or call (011) 799-3400