

# Ekata Identity Network

## BETTER CUSTOMER EXPERIENCE STARTS WITH EKATA IDENTITY NETWORK

Fraudsters are getting smarter and are constantly changing their tactics to find new ways to commit fraud. It's relatively easy for them to hack into someone's account and get pieces of personally identifiable information (PII); however, it's much harder for a fraudster to mimic a target's authentic online behavior.

Organizations of all shapes and sizes need to get better at detecting fraud in order to protect their good consumers—and their revenue streams. The Ekata Identity Network is a trusted solution that works behind the scenes, detecting fraudulent behaviors before they cause mayhem for a company's good consumers.

### BENEFITS

#### Comprehensive Pattern Analysis

Analyzes fraudulent behavior across all five core identity elements simultaneously to give a more comprehensive picture of the user, which can help determine if the activity is fraudulent or legitimate.

#### Real-time Prediction Capabilities

Fraudsters can act quickly and, with increasing sophistication, when they find gaps in cybersecurity. You need a solution that will not only detect, but also prevent, fraud in real-time.

#### Global Data Efficacy

A global look at behavioral data set to maximize model performance, so you can run your business without creating unnecessary friction for your customers and exposing yourself to fraud.

### FEATURES

#### UNIQUE DATA ATTRIBUTES BUILT TO IMPROVE YOUR RISK MODELS

The Ekata Identity Network uses data aggregated from more than 200 million monthly anonymized real-world queries to predict bad vs good consumers. These unique data attributes are constantly fine-tuned to improve our customers' risk models.

#### Network Score

Provides insight into activity patterns observed in the Ekata Identity Network. The Network Score will assess riskiness of a digital interaction based and return a score from zero (lowest risk) to one (highest risk).

#### Network Risk

Surfaces the top 12 behavioral signals that indicate positive or negative user activity. These signals reveal patterns that help fraud teams identify which customers are genuine or fraudulent.

#### IP Risk

Assesses the risk of a given IP address in real-time, using metadata about the IP as well as Ekata Identity Network data that surfaces how the given IP address has been used in previous transactions.

**PRIORITIZED SECURITY**

- Inbound query sources are obfuscated so transactions cannot be traced back to a consumer
- Encryption protects data in transit and at rest
- Personal data is pseudonymized using a hashing algorithm approved by the National Institute of Standards and Technology (NIST)
- Compliance with industry standards such as SOC 2 Type II, GDPR, and CCPA

**“With the help of the Ekata Identity Network Score signal, we auto-rejected fraud with 100% precision”**

*- Premier subscription fashion service*

**“Saw a 16.8% increase in customer approval rate using Identity Network Score signal via the Account Opening API”**

*- APAC-based Buy Now, Pay Later*

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**ABOUT EKATA**

Ekata Inc., is a global leader in digital identity verification solutions that provide businesses worldwide the ability to link any digital interaction to the human behind it. The Ekata product suite is powered by the Ekata Identity Engine, comprised of two data assets: the Ekata Identity Graph, a proprietary data store of over 7 billion entities that validates digital identity elements and their interlinkages; and the Ekata Identity Network, a collection of over 16 billion identity elements and machine learning models that surface patterns of their use online. Ekata’s award-winning global product suite includes high-scale and low-latency APIs used in transaction, monitoring, and customer onboarding, along with its Pro Insight SaaS solution for manual fraud review. These solutions empower over 2,000 businesses and partners, like Alipay, Equifax, and Microsoft, to combat cyberfraud and enable an inclusive, frictionless experience for their customers in over 230 countries and territories.