

# Detect and prevent identity & digital fraud in real time across the customer journey



“A lot of fraudsters can reverse-engineer fraud processes. And if they figure it out, they’ll come in below your score every time. With SAS, we’ve slashed third-party fraud by **80%**.”

**Rick Cooney**

Fraud Director, Access Financial

## The Issue

Identity and digital fraud are among the biggest concerns for businesses undergoing digital transformation. Organizations must quickly find a way to more effectively manage identity verification and authentication during online onboarding processes – but not at the cost of the customer experience. It’s a delicate balance. Make security checks too burdensome and risk upsetting that balance, which can be devastating to the business.

In recent years, thousands of data and service providers have emerged to provide tools to verify users’ identities and provide more effective, seamless authentication processes. But the data points needed to collectively build a comprehensive profile of a digital persona are challenging to use together effectively. Furthermore, managing multiple relationships among data providers and integrating diverse data sets in real time can be a slow, costly IT effort.

## The Challenge

**Managing the sudden shift to digital.** Many organizations are unprepared to offer consistent, seamless experiences between in-person and online channels – and are playing catch-up when it comes to full digital access for purchases, accounts and applications. SAS® solutions provide continuous protection across the customer journey.

**Verifying digital customer identities.** Identity proofing is more important than ever, but many organizations struggle to quickly verify each customer and stop fraudulent behavior. SAS simplifies due diligence efforts and provides a holistic customer view with data enrichment and advanced analytics.

**Managing multiple identity providers.** Onboarding and systematically managing relationships among multiple identity providers is costly and unwieldy. SAS’ centralized platform makes it simpler and less costly to onboard and manage multiple identity providers. Prebuilt adaptors cover digital, biometric, public and behavioral identity providers.

**Providing a seamless customer experience.** It’s difficult to authenticate online customers without disrupting their experience. SAS reduces customer friction with faster applications and account logins.

## Our Approach

Knowing your customer's identity is the foundation for providing effective security in a convenient and personalized manner that engages customers in a meaningful way. We approach the problem by providing software and services to help you:

- **Give consumers speedy, virtual access.** Deliver convenience without compromise by confidently verifying your customers' digital identities.
- **Easily integrate and manage multiple identity management providers.** SAS provides a centralized platform to easily integrate and work with your data providers of choice.
- **Design and deploy new workflow, orchestration and decision strategies.** Our identity and digital fraud platform allows users to quickly implement new strategies that combine machine learning models, complex business rules, anomaly detection and decision making. This combination can effectively stop first-party, third-party and synthetic ID fraud before bad actors are able to open new accounts.
- **Reduce total cost of ownership.** Get reliable, scalable and secure computing capacity for identity verification and fraud detection through our cloud-based services.

## The SAS® Difference

SAS' identity fraud analytics solution combines AI-driven data orchestration with an industry-leading decision engine for accurate, real-time results. We provide:

- **Convenient digital identity verification with low levels of customer friction.** Whether customers are logging into an account or completing an application, you can quickly and confidently validate their digital identity.
- **Easy integration and management of third-party providers.** Our centralized platform makes it simpler and less costly to onboard and manage multiple identity providers. Prebuilt adaptors cover digital, biometric, public and behavioral identity providers.
- **Holistic decision making capabilities.** Enrich customer data, as well as rules or decisions, using data from one or more third-party information providers.
- **Real-time detection of new identity fraud trends.** SAS uses a combination of rules, anomaly detection, machine learning and other statistical approaches to detect identity fraud in real time. Layered methods reduce false positives and intelligently spot emerging tactics that don't resemble historical patterns.
- **Continuous improvement.** Compare approaches to your identity strategy using champion and challenger models and AB testing of data and service providers. Deploy what works best in seconds.

## SAS FACTS



**91 of the top 100**  
companies on the  
2019 Fortune 500 list  
use SAS.



**83,000**  
business, government  
and university sites  
run SAS software.



**35% or more**  
improvement in SAS  
customers' fraud  
detection rate.



**30-80%**  
reduction in false positives  
at financial institutions,  
which improves the  
customer experience.

Visit to see how [SAS delivers identity and digital fraud analytics.](#)

