

# Account Insights

## Detect fraud using account behavior analysis

- Synthetic Identities can be used to create legitimate looking bank accounts
- Account Takeovers can happen before a user detects the fraud
- Transaction analysis is the only way to protect your business from these types of frauds, without adding unnecessary friction to users

Account Insights are a supplementary service to **gVerify**<sup>®</sup> and **gAuthenticate**<sup>®</sup> and help detect fraud based on historical analysis of bank account transactions. Account Insights are based on proprietary LSEG data, built from metadata and other historical transaction information.

## Account Insights provides:

- Date an account/name combination was first and last seen
- **Recency** data – total times an account has been verified over short, medium and longer-term time horizons
- **Popularity** data – number of total customers who have seen this account
- **Velocity** data – total inquiries across all customers



# Account Insights works with gVERIFY and gAUTHENTICATE



## gVERIFY

Use gVerify to confirm an account exists, is open, active and in good standing



## gAUTHENTICATE

Use gAuthenticate to confirm account ownership and signing authority

**Add Account Insights to identify fraud risks from transaction trends**

### Benefits include:

- Identify clustering effect – a large spike in recent queries – which may be associated with Synthetic IDs or Account Takeover risks
- Data insights returned can be used to automate risk decisioning, or assist with any manual reviews that may be required
- No PII is stored, ensuring compliance with CCPA, GDPR and other privacy requirements
- Data is provided as an add-on to gVerify and gAuthenticate, minimizing effort of data integration

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## Frequently Asked Questions

### 1. Who can use the service?

The service is available as a supplementary dataset for gVerify and gAuthenticate customers.

### 2. What kind of response will I receive when I use this service?

Data is returned in XML format in the same data return as gVerify and gAuthenticate.

### 3. Who can benefit from using Account Insights?

Any business concerned with fraud prevention can benefit from using Account Insights, including financial institutions, e-Commerce platforms, payment processors, and other businesses that need to validate payment information for customers, suppliers, vendors or others.

