

Use Email Intelligence for Powerful Online Fraud Risk Scoring



Power your fraud risk assessments with intelligence on your users' email addresses

Your customers want to connect through an increasing number of channels. And they expect a consistent, frictionless experience each time. However, businesses are often pulled between the tensions of deterring fraud and delivering seamless user experiences.

At LexisNexis® Risk Solutions, we believe it's possible to do both. That's why we offer LexisNexis® Emailage®, a proven risk assessment tool with the user's email address at the core. Use it so your teams can confidently assess risk, approve transactions faster and outsmart ever-evolving fraud tactics more effectively.

Our unique approach

Using a patented, proprietary analytic approach, Emailage® reimagines fraud detection by utilizing email intelligence as a core risk identifier.

Email is the unique global identifier – Email is at the heart of our solutions because it’s the universal key to almost all digital engagement and transactions in every industry, everywhere.

The network effect – Fueled by global digital insights and shared transaction history, our global network gives you risk decision confidence that’s always improving. With more than 5.9 billion digital identifiers in the network – Emailage brings together physical data, digital data and dynamic fraud signals creating a holistic view of who is really behind the transaction.

Active intelligence – Our technology combines advanced analysis, machine learning, artificial intelligence and real transaction outcomes.

Benchmark statistics¹

Avg. Fraud Hit Rate

42%

identified as high risk by LexisNexis Emailage and turned out to be fraud

Reduced Chargebacks

41%

average percent reduction in chargeback losses

Manual Review Reduction

27%

average percent decrease in manual review volume

Improved Approvals

16%

average percent decrease in auto-declined transactions

By returning overall risk and confidence scores, along with metadata points such as email and domain details and other Personally Identifiable Information (PII), Emailage delivers succinct decisioning data that supports risk-based assessment and fraud mitigation strategies.



Emailage impact: Analyze with complete confidence

Optimize your risk assessment process with Emailage. Gain efficiency with seamless integration into your existing fraud prevention technology stack to help:

- Identify and prevent fraud on online transactions
- Gauge the risk connected to a customer's email address
- Increase top-line revenue by auto-approving more legitimate customers
- Make confident, efficient manual review decisions
- Use with other LexisNexis® tools to supplement your overall risk management

Emailage difference

Emailage empowers you to make confident risk assessments and online identity validation using digital insights:

- Holistic email risk score and confidence analysis
- Global network digital insights
- Machine learning models refreshed weekly
- Customized models at network, industry and company levels

Email behavior can help differentiate legitimate users from fraudsters

Preference



86%

of professionals still name email as their favorite form of communication²



15

The average person checks their email about 15 times per day³

Longevity



1.8

People own about 1.8 accounts per user⁴



51%

of users have the same email address for more than 10 years⁵

Access



89%

of people check their email daily⁶



4.3B

The number of worldwide email users will top 4.3 billion by the end of 2023⁷

Stability



+3M

More than three million emails are sent every second⁸



130

The average number of accounts associated with an email address⁹

A truly powerful combination

LexisNexis® Emailage®

A leader in email intelligence with extensive global coverage and a large contributory network.

LexisNexis® ThreatMetrix®

A leader in global digital identity and device intelligence.



For more information, visit risk.lexisnexis.com/global/en/products/lexisnexis-emailage

About LexisNexis Risk Solutions

LexisNexis Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit www.risk.lexisnexis.com and www.relx.com.

Our financial services solutions assist organizations with preventing financial crime, achieving regulatory compliance, mitigating business risk, improving operational efficiencies and enhancing profitability.

¹Results are average and are based on multiple POCs done with new customers and incremental benefits received by existing customers. These may vary based on different geographies, customer inputs and industries.

²Wordstream (2017)

³Forbes.com (2016)

⁴Radicati email statistics

⁵DMA Insight: Consumer Email Tracking Study (2015) - UK respondents

⁶The Inbox Report (2016)

⁷Radicati email statistics

⁸Statista, 2021

⁹Digital Insider - US respondents

Emailage provided by LexisNexis is not provided by "consumer reporting agencies" as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) (FCRA) and does not constitute a "consumer report" as that term is defined in the FCRA. Emailage may not be used in whole or in part as a factor in determining eligibility for credit, insurance, or employment or for any other eligibility purpose that would qualify it as a consumer report under the FCRA. Due to the nature and origin of public record information, the public records and commercially available data sources used in reports may contain errors. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect. This product or service aggregates and reports data, as provided by the public records and commercially available data sources, and is not the source of the data, nor is it a comprehensive compilation of the data. Before relying on any data, it should be independently verified.

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