Synthetic Fraud Score

SentiLink

Confidently detect fake and manipulated identities.

Synthetic fraud passes KYC checks and causes significant losses that are often misclassified as credit losses. Fraudsters receive real credit reports for fake identities and use them to obtain financial products. Typical synthetic behavior rarely shows up in performance measures such as first payment default.

SentiLink's Synthetic Fraud Score indicates when the name, DOB and SSN on an application do not correspond to a real person.

Access the Synthetic Fraud Score via real-time API, batch upload, or the Dashboard web UI.

10%

Credit losses saved by catching and stopping synthetic fraud

Accurately Identify and Stop Synthetic Fraud

Minimize Fraud Exposure

Stop synthetics using our deep fraud knowledge, rich identity data and proprietary merging logic. Combine with eCBSV for a fully automated treatment strategy and maximum fraud capture.
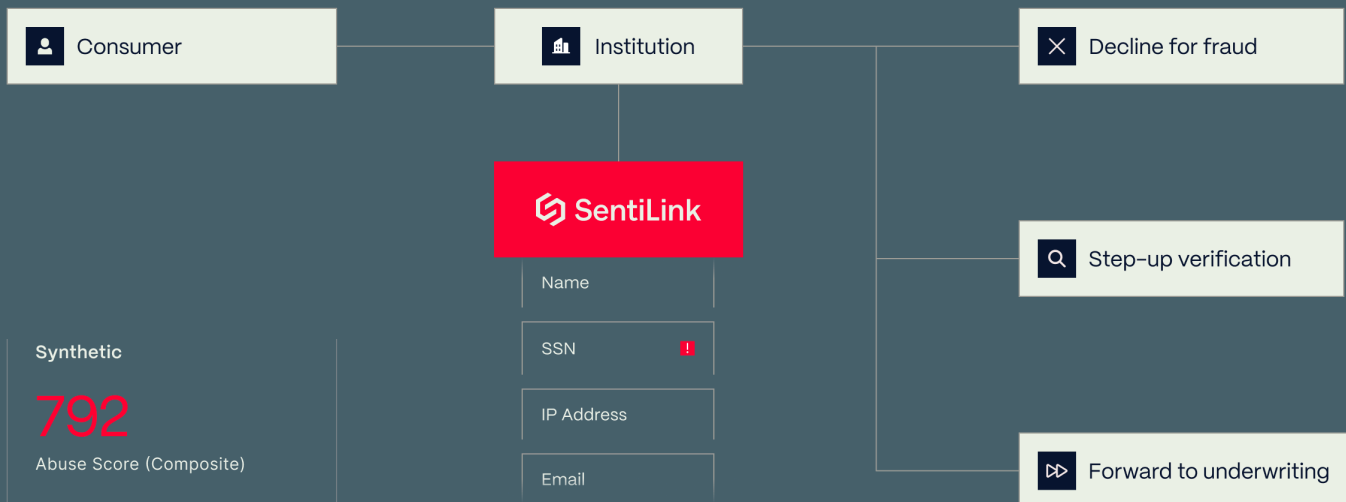
Accurately Clear Applications

The Score pinpoints SSN manipulation, synthetic families and fraud rings so that legitimate applications can move through onboarding without unnecessary friction.

Empower Risk Teams

Automated decisioning using the Score reduces manual review loads, and teams can even unlock SentiLink's Fraud Intelligence Team insights via case escalation in the Dashboard.

Synthetic Fraud Score in Account Opening Flow

Consumer — Institution — Decline for fraud

SentiLink

Name

SSN !

IP Address

Email

Step-up verification

Forward to underwriting

Synthetic

792

Abuse Score (Composite)

Evaluate the Synthetic Fraud Score via a Free Retrostudy

Send SentiLink historical application records

SentiLink quantifies the problem

Savings estimated