

Identity Forensics

Taking the offensive against automated financial crime

Software is eating the world — and financial crime is no exception. Being digital-first lets criminals operate globally with little-to-no risk and outsized rewards. Organized like mini startups, they iterate their attacks at speeds and scales never seen before, creating new and unknown threats that blend fraud and financial crime, such as robotic money mules.

This new lean crime ethos is enabled by a near-endless provision of fake,

synthetic, or stolen identities and accounts, off-the-shelf automation tools, and a devilish understanding and outpacing of risk and compliance regulations. Trying to defend against this adaptable enemy is a losing battle.

Instead, organizations should become too costly to attack. Each mistake criminals make should compromise all the assets they use, preventing further attacks. Because each attack is by definition

unknown, every single customer interaction should be submitted to a level of scrutiny previously only available to human review — without increasing friction.

Identity Forensics provides that scrutiny. It layers on top of existing customer systems, and uses data from across the entire customer journey to augment (rather than replace) all existing tools and human teams with truly smart AI that prevents manipulation and attack.

Financial Crime in Numbers ¹

>\$5T lost to fraud every year

>2-5% of global GDP laundered every year

1 in 2 fraud attempts are successful

2x increase in ID fraud at account open since 2019

1 in 4 transactions are bot attacks

How Identity Forensics works

Modular Deployment

Start with one module for immediate value and extend with additional functions to adapt to your needs — always getting unified, contextualized findings and rejections.

Serial forgery detection

All documents are compared to detect forgery patterns, uncover common templates behind industrially produced forgeries, and highlight identity reuse across different services.

Enhanced Transaction Monitoring

Every customer transaction gets analyzed in context for transaction fraud and financial crimes like layering, smurfing, cycling and any other sign of as-yet-undefined malicious behavior.

Document forgery detection

Each PDF or image submitted as part of Onboarding/KYC, loan applications or insurance claims gets analyzed over 500 different ways to catch signs of forgery — even on documents never seen before.

Serial onboarding detection

Any available behavioral data — from device intelligence to service usage patterns and more — is used to detect bulk account creations, stolen identities, bots, and account takeovers.

Identity Clustering

Fuses the accumulated knowledge to uncover the controlling entities behind multiple accounts, detect organized crime rings and repeat offenders, and stop robotic money mule networks.

¹ The financial cost of fraud 2021 by Jim Gee (Crow) and Professor Mark Button (University of Portsmouth); Lexis-Nexis Real Cost of Fraud 2021; UN Office on Drugs and Crime.

Get in touch and request a demo now

Make your full customer journey Resistant

Let good in, keep bad out — automatically



- Speed up onboarding and automate declines.
- Catch stolen or synthetic IDs, bots, account takeovers, and more...
- Discover forgeries the human eye can't in KYC documents.

Adapt your risk management to the user



- Make life easy for good customers but hell for criminals.
- Tackle threats holistically across the entire customer journey.
- Automate approvals and declines of transactions with tailored risk tolerances.

Hunt the unknown



- Uncover new kinds of threats before they have a chance to scale without prior modeling.
- Discover the hidden links between seemingly separate identities and transactions.

Focus on real risks in transaction fraud and AML



- Automatically prioritize alerts to focus on the highest risk cases.
- Optimize underlying rules to reduce false positives and surface true risks.
- Detect advanced layering and muling techniques, and other unknown behaviors.

Augment your existing checks with new smarts



- Enrich your existing fraud or AML systems rather than replace them.
- Get to confident conclusions faster with fully explainable verdicts that satisfy both compliance and judicial requirements.



Get in touch and request a demo now