



# Clear Fraud Attributes™

Customizable data to meet the changing needs of your business



Clear Fraud Attributes™ is designed for lenders who want to incorporate Clarity's unique fraud and stability variables into their own statistical models.

In addition to fraud indicators and signatures, the solution features a stability score with reason codes. Overall consumer stability is one of the most predictive elements for fraud risk.

## Features

- Clarity's exclusive subprime data
- More than 200 predictive attributes for fraud detection
- Trended data to:
  - Analyze consistency of information provided by applicant over time
  - Determine the stability of information provided by the applicant
  - Link between the current application and past applications

## Benefits

- Reduces fraud risk
- Aggregates activity across multiple lenders to detect fraud patterns more quickly
- FCRA-compliant product allows for automated decisioning
- Lenders can incorporate Clarity's empirically derived data to develop their own models

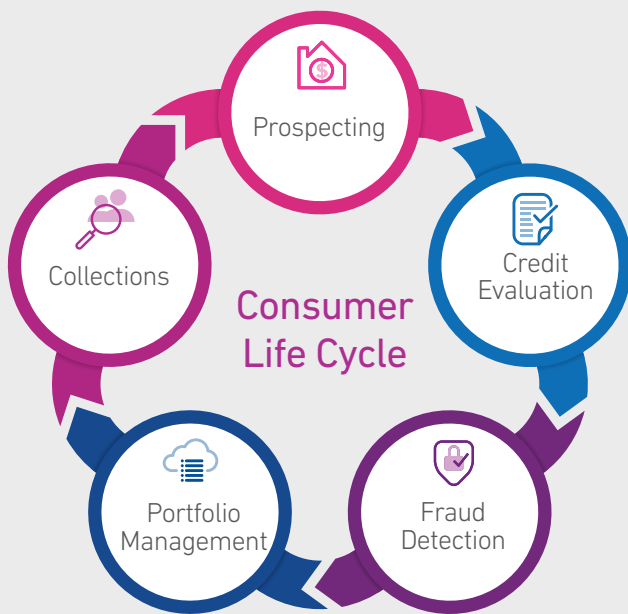
Contact us for more information  
727-953-9725 | [ClaritySales@experian.com](mailto:ClaritySales@experian.com)

# Consumer Credit Life Cycle

## Solutions for the Entire Consumer Life Cycle



From prospecting to collections, and every stage in between, Clarity's solutions help lenders successfully navigate each stage of the consumer credit life cycle.



You don't have to choose between managing risk or growing your business – do it all with the industry's most relevant and predictive data.

With the combined power of Clarity and Experian at your fingertips, the sky is the limit.



### Prospecting

- Clarity Prescreen
- Direct Mail Solutions
- Clear Prequalification™



### Credit Evaluation

- Clear Credit Risk™
- Clear Advanced Attributes™
- Clear Recent History™
- Clear Bank Behavior™
- Clear Income Attributes™
- Clear Bureau Lite™



### Fraud Detection

- Clear Fraud Insight™
- Clear Fraud Attributes™
- Clear Digital Identity™



### Portfolio Management

- Clear Portfolio Alerts™
- Clear Account Review™



### Collections

- Clear Profile™
- e-Resolve™

Clarity Services  
15550 Lightwave Dr. #350  
Clearwater, FL 33760  
T: 1 727 489 7266  
claritysales@experian.com

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