Identify fraud before it negatively impacts your business

Early and effective fraud detection is key to mitigating fraud losses. Citadel leverages shared, multi-sector fraud data, advanced analytics, and provides the ability to quickly adapt to changing fraud trends.

Citadel™ is a web based, Equifax hosted enterprise fraud management solution that helps to identify high-risk or potentially fraudulent activities before it negatively impacts your business.

The solution matches input data to Equifax’s consortium fraud and historical client data to help detect fraud patterns based on user-controlled business rules. A suite of linkage analysis tools help to uncover indirect connections between seemingly unrelated data, which may constitute an organized fraud ring.

Alerts are organized in a workflow management system for further investigation based on customized risk ranking criteria. As investigators identify highly suspect activity, new rules can be created and immediately deployed in Citadel to quickly adapt to changing trends. Real-time processing enables the ability to integrate fraud detection measures into the decisioning process.

Citadel provides a system to centralize the management of fraud data from multiple sources amongst different user groups, resulting in increased fraud detection and operational efficiencies.
Solution Features

Data

- **Shared Fraud Data**
  Repository of multi-sector, fraud data shared amongst Citadel clients.

- **Client Historical Data**
  Repository of unshared, client specific data.

- **Other Data Sources**
  Ability to access data from other sources.

- **Equifax Credit Bureau Data**
  Proprietary fraud score leverages credit data.

Tools

- **Rules Engine**
  - Client control over building, testing & implementing rules.
  - Simple, drag & drop rule building functionality requiring no IT/software coding effort.

- **Linkage Analysis Tools**
  - Uncover indirect connections between seemingly unrelated data to detect fraud rings.
  - Visual representation.

- **Workflow Management System**
  - Customizable referral queues with the ability to set, prioritize, and manage operational workflows.
  - Focus fraud prevention resources where they are needed most.

Users

- **Fraud Investigators**
  Risk ranked work queue for work allocation.

- **Fraud Team Manager**
  Dynamic work allocation by time, rule, team, product.

- **Rules Administrator**
  Rule performance reports capability.

- **Fraud Ring Investigators**
  Leverage linkage analysis tools.

Access

- **User Interface**
  Client specific domain with robust security features.

- **Processing Options**
  Real-time and near real-time processing options available.

About Equifax, Technology & Analytical Services

Equifax is a global leader in consumer and commercial information solutions, providing consumers and businesses of all sizes with information they can trust. Our technology solutions provide seamless, instant access to data through a variety of Application Service Provider (ASP) solution options. Our solutions utilize technology and analytical techniques that increase your ability to make accurate, fact-based decisions about prospecting and retention, attrition and migration, marketing and account management, identity management and fraud prevention. Equifax consultants offer assistance in the design, development and implementation of customized and generic analytical solutions.

Contact Us Today

Call 1-855-233-9226 to speak to an Equifax Advisor or visit us at www.equifax.ca/reducefraud.

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