Interconnect

Key benefits

> Integrate the latest data, analytics and technology into your risk management processes.

> Leverage broad Equifax data sources to make decisions based on accurate, up-to-date user identity information

> Incorporate third party and proprietary data to make decisions based on extended attributes about identities

> Use InterConnect’s ScoreCard Manager to deploy your own predictive models more quickly

> Optimize identity management, data integration, decisioning, rules editing, change control, what-if analysis and reporting

> Make consistent, real-time decisions across divergent user populations

> Automate and centralize mission-critical business processes

> Edit business rules to respond rapidly to changing risk conditions, without the need for programming support

> Apply new prevention solutions to minimize fraud and abuse before it happens

Better Identity and Fraud Awareness Decisions

Equifax offers industry-leading solutions for identity management and fraud mitigation, providing the support you need to ensure that the users accessing your systems are who they say they are. Actionable information about your users and scoring based on financial and other data helps you manage the risk of fraudulent behavior.

The Equifax Interconnect solution is a flexible product suite comprised of an application engine for processing of enrollment requests, a rules engine for applying scoring models and decisioning, the Equifax data services hub for data integration, and a data warehouse. It includes a fully-customizable, web-based, user interface. Interconnect has capabilities to implement and manage business processes workflow, define descriptive decision rules, and capture and use your own business intelligence information.

Equifax solutions centralize and automate your business processes, which mean faster and more consistent decisions – mitigating fraud and ensuring correct action based on who a user is. InterConnect includes a comprehensive set of products to streamline user identification and fraud mitigation.


Component-based in design and built upon a multi-tiered architecture, the InterConnect solution is deployed under a “hosted and managed service” business model. This delivery model offers the flexibility and customization that would typically accrue from an in-house solution and combines that with the operational, financial, and security benefits associated with a solution hosted by Equifax. This model provides our clients with the ability to customize that is expected from a licensed software vendor, matched with the flexibility and cost benefits of a hosted solution provider.

Solution Sets - user friendly experience with an intuitive, “drag & drop” interface:

- Automated application processing, to include hosted application gathering page, back end work lists, (i.e. queues), decision summary with resubmit, override, history, audit and data source information.

- Customer managed maintenance and change control over the rules engine, which includes full editing rights over business rules, before and after view, dual control, auditing and rules reporting.

- Customer managed scorecards and custom attribution.

- Analytical tools for strategy development and refinement to include Hypothesis and Champion/ Challenger.

- Customer tool for the creation and storage of custom test cases that can be built using major data source records.

- Account Management tools provide the ability to combine and “key” multiple databases for a 360° view of a user.
Architecture Overview

The Equifax InterConnect solution is built upon a J2EE architecture framework with component-based, service-delivery, architecture implementation. Technology components and business components are combined to provide a robust solution to meet your specific business needs.

Platform components - robust, reliable and scalable architecture with globally managed infrastructure:

- An open, scalable Java-based architecture incorporating the latest software and hardware technology in a Service Oriented Architecture (SOA) environment.
- Globally managed infrastructure that is TruSecure certified with ongoing internal and external security audit and governance program.
- A single and common integration point to consumer and commercial data assets that currently incorporates over 40 different data sources and products.
- Comprehensive off-site Disaster Recovery and Redundancy program.
- Powerful Rules Engine supports RETE algorithms for faster processing of complex rules resulting in sub-second response times.
- Data Warehouse technology that supports persistent keying.
- Business Object Models support extensible application elements and attributes so that transaction, third party, and enterprise wide data can be referenced in support of business processes.

Fraud Mitigation

In addition to the InterConnect rules engine for advanced custom-designed fraud models, Equifax offers patented authentication tools to significantly reduce your fraud losses and facilitate regulatory compliance.

- Confirm that the identity is not false or known to be fraudulent.
- Authenticate the user’s identity, in real time during registration, through interactive questions that only the user would be able to answer.
- Provide protection for low-to-high exposure transactions.

Contact Us Today

Call us at 1-877-262-5261 or visit www.anakam.equifax.com.