

Hello!

I am Amador Testa

Chief Product Officer for Emailage.

At Emailage we use email addresses as the key data element for fraud risk assessment.

Why Email?

Unique Global Identifier

Unlike Name, SSN, Address, DL or Phone



8 Different Companies

One Fraudster



Company A
Big Box / Retail
Query Date: 1/20/15
Risk: 500
Reason: Limited History



Company B
Ticketing
Query Date: 1/20/15
Risk: 500
Reason: Limited History



Company C
Ticketing
Query Date: 1/20/15
Risk: 902
Reason: Velocity Level 3



Company D
Ticketing
Query Date: 2/19/15
Risk: 903
Reason: Velocity Level 4



Company D
Ticketing
Query Date: 2/19/15
Risk: 925
Reason: Fraud Level 1



Company E
Travel
Query Date: 3/18/15
Risk: 906
Reason: Fraud Level 1



Company E
Travel
Query Date: 3/18/15
Risk: 906
Reason: Fraud Level 1



Company F
Banking/Finance
Query Date: 7/8/15
Risk: 906
Reason: Fraud Level 1



Company G
Ticketing
Query Date: 7/31/15
Risk: 906
Reason: Fraud Level 1



Company H
Travel
Query Date: 8/7/15
Risk: 906
Reason: Fraud Level 1



Company H
Travel
Query Date: 8/7/15
Risk: 906
Reason: Fraud Level 1

FRAUDSTER FAILED!
GAVE UP AFTER 11 ATTEMPTS

Who Benefits? What is Utilized?



Airlines



Card Processors



eCommerce



Financial



Retail



Shipping



Ticketing



Travel

New Accounts • Digital Goods • Manual Review
Account Maintenance • CNP Transactions

Thank You!

120 Emails Have Been Flagged Risky by the
Emailage Network During This Presentation

emailage™



866-936-2452



www.emailage.com



25 S. Arizona Pl., Ste. 400, Chandler, Az 85225