

Enformion Product Sheet

Enformion 3G Fraud Score



See More Risk. Stop More Fraud.

Uncover the risk hiding behind “good” identities.

Identity verification tells you who someone appears to be, but not whether they’re committing fraud. Synthetic identities pass. Stolen credentials look legitimate. Fraud rings blend in.

3G Fraud Score adds the missing signal. Working inside your existing eIDV response, 3G Fraud Score flags suspicious behavior without changing your workflow to help you catch what traditional identity verification can’t.



Detect, Decide, and Act in Real-Time

- **Catch What Other Miss:** Identify synthetic identities, account takeovers, and fraud-ring activity even when identity data looks clean.
- **Make smarter decisions instantly:** Get a fraud signal in the same API response without additional integrations or workflow delays.
- **Explain every decision:** Use built-in reason codes to understand why a score was triggered to take targeted action.
- **Remove customer friction:** Apply step-up authentication only when risk is present to protect revenue while preserving the user experience.
- **Turn insight into action:** Use risk categories to automate routing, decisioning, and workflows across your fraud stack.

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Take the right action at the right time

Put fraud insights to work across your entire customer journey.

Stop High-Risk Applicants at Onboarding: Catch fraud before it becomes a problem by spotting synthetic identities and risky applicants before they enter your system.

Check Risk Before Money Moves: Pre-emptively mitigate risk by scoring identities before disbursements, transfers, or withdrawals to accurately determine whether to approve, step up, or stop the transaction.

Remove Unnecessary Friction: Protect users without slowing them down by triggering step-up authentication only when risk crosses your threshold, to keep experiences smooth for legitimate users.

Route Fraud Smarter: Skip the routing guesswork by using reason codes to automatically direct cases to the right teams faster.

- Phone Velocity >> SIM Swap Review
- Address Inconsistency >> Synthetic ID Checks
- Consortium Hits >> Fraud Ring Investigation



Better Fraud Detection Starts Here

3G Fraud Score transforms every identity check into a smarter fraud decision. No extra steps. No added complexity. Just better decisions, faster.

Move beyond identity validation and start detecting fraud intent in real time.