



Experian Link™

Trust your digital transactions with frictionless credit card owner verification

Experian Link™ helps answer the question: does a consumer own the credit card they presented for payment? By doing so, online merchants and payment service providers can reduce false declines, fraud, and operating expenses.

Market challenges

The view of digital commerce risk is complex and fragmented. Risks associated with consumer identities and payment instruments are evaluated independently, if at all.

Without an integrated view of risk, existing card authentication services used in isolation result in high false positives, friction, and a lack of card issuer support. As a result, merchants respond with aggressive risk policies that create a poor user experience and lead to hundreds of millions of dollars lost in online sales annually.

Experian Link

Experian Link enhances credit card authentication by linking the payment instrument with the digital identity of the user presenting the card.

This solution combines Experian's vast data assets – including over 500 million credit card account numbers on file in the U.S. across 250 million consumers – with our advanced analytics capabilities to match and assess the risk of the identity attributes presented to the merchant – first name, last name, address, and other PII – to the identity attributes contributed by the credit card's issuer and to Experian's network of credit and identity inquiries.

The result: Experian Link's patent-pending REST API simply and frictionlessly improves a merchant's customer experience and helps increase revenue while reducing their fraud and operating expenses.

Increase trust in transactions with no added friction

Benefits

- Identify good customers, reduce friction, and increase acceptance rates
- Reduce operation costs by preventing fraudulent credit card use upfront and expensive manual reviews and chargebacks
- Make better risk decisions to protect good customers and prevent bad actors
- Deliver increased trust in transactions by helping good customers and spotting potential fraud

Enabling commerce across the customer life cycle

Experian Link is used at multiple touchpoints

- Facilitate the creation of new user and guest accounts: Helps good customers quickly sign up and check out while spotting potential fraud and increasing successful sales
- Screen changes to existing user accounts: Prevent account takeover before transactions take place by assessing the identities of newly added users and changes to delivery or contact information
- Portfolio protection: Proactive card-on-file portfolio analysis, monitoring, and flagging to help purge bad actors from your ecosystem before they can transact

Why Experian?

- Platform/technology: Deployment in the cloud including multiple availability zones
- Data: Fully compliant with Payment Card Industry Data Security Standards
- Analytics: Message-level encryption and digital signatures using elliptical curves
- Future-proof: 24/7 operation and automated deployments

To find out more about Experian Link, contact your local Experian sales representative or call 1 888 414 1120