

## Viral Fraud – Risks, Signals and Solutions

Uncover more viral fraud attacks more effectively with cross-industry collaborative risk intelligence.

**Transaction volumes spike, along with a surge of verified applicant identities.**

Did your marketing team generate significant demand, or is your business at risk of being exposed to a viral fraud attack?

### What is viral fraud?



A fraud attack scheme that is shared by bad actors on social media.<sup>i</sup>



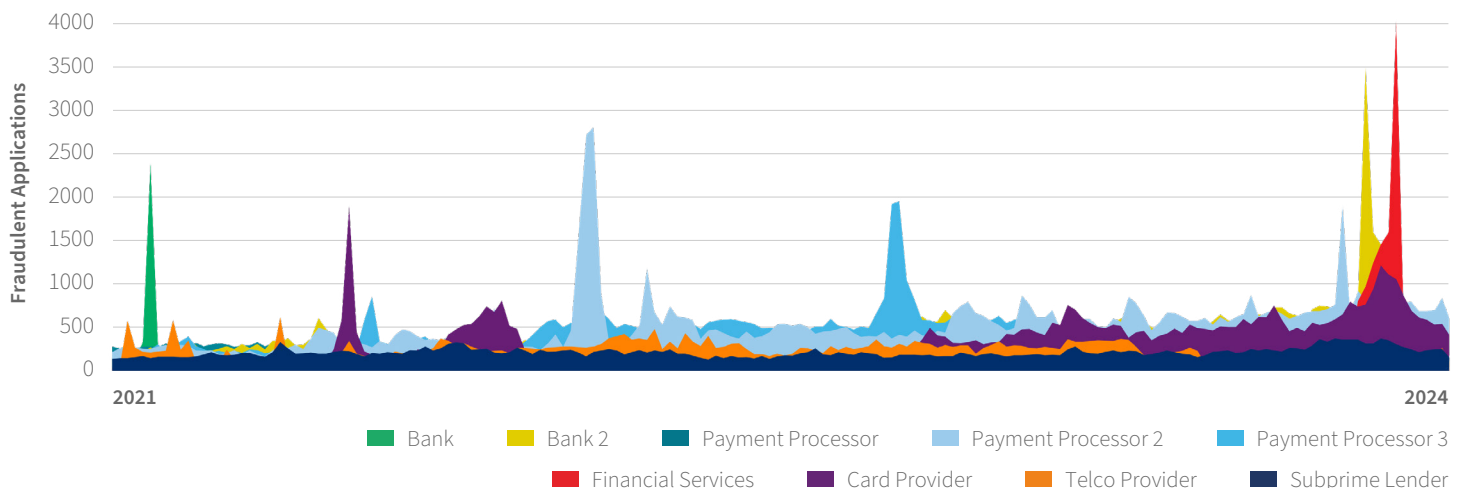
Where thousands of followers rapidly attack the same business at the same time, seeking to exploit company policies with a sudden, overwhelming volume of transactions.



To evade detection, attackers mix their own identities with varied contact information.

### What do confirmed surges of a viral fraud attack look like?<sup>ii</sup>

This is what we can see through our network of multi-industry risk intelligence: the same cohort of hundreds of identities.



## Why is it difficult to see viral fraud attacks coming?



The attackers' identities **don't trigger risk models** based solely on in-house data.

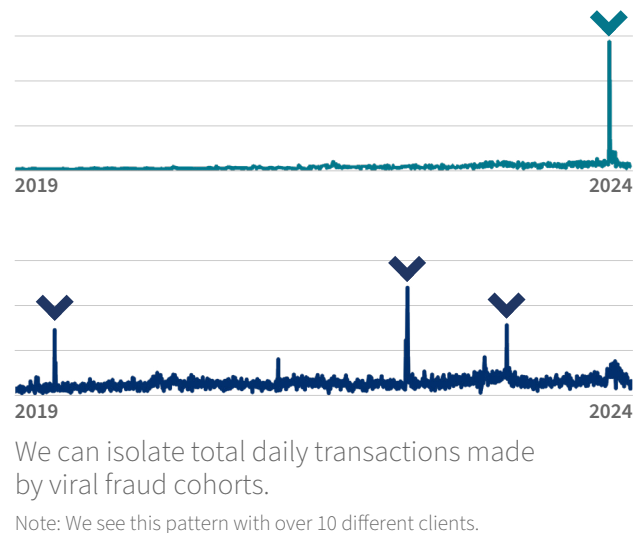
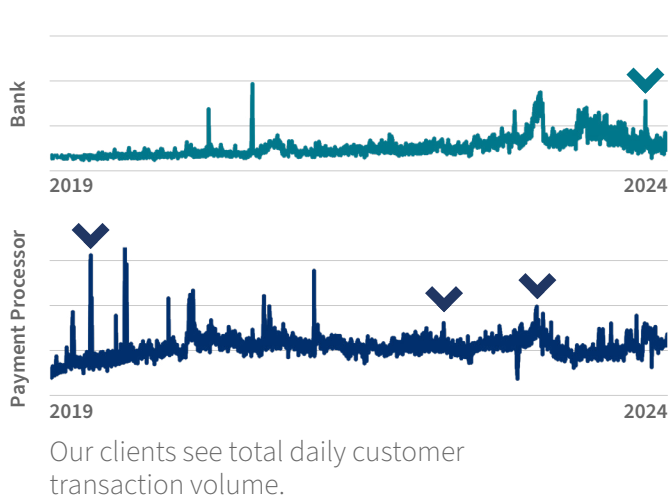


Viral fraud attacks may occur against **multiple businesses across different industries**; first for setup, then for financial exploitation.



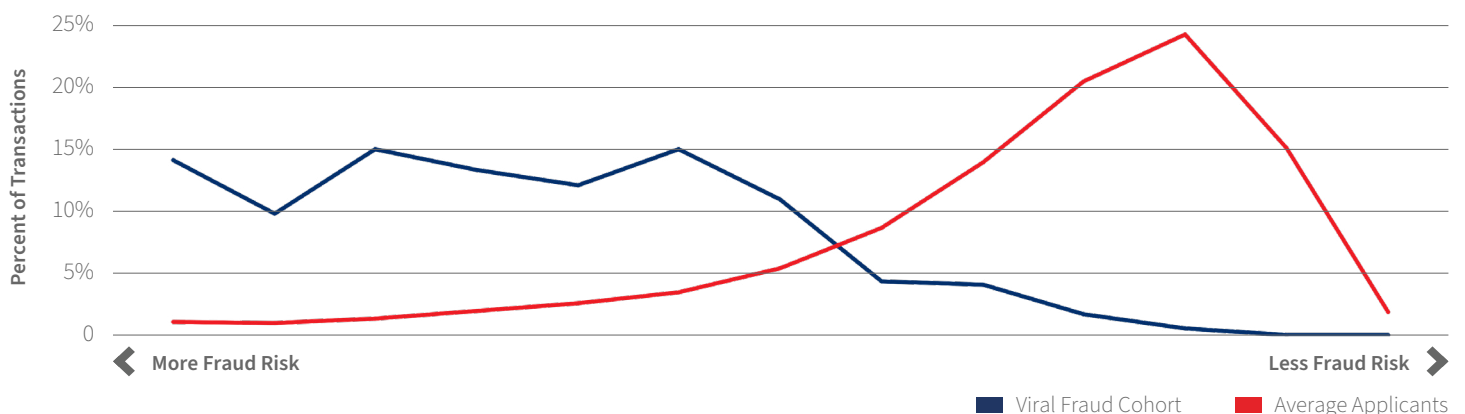
A viral fraud attack may go **overlooked as an unexpected increase** in daily transaction volumes.

These charts show spikes in daily transaction volumes that were driven by a cohort of malicious identities targeting the same businesses at the same time. Without extra insight from a collaborative network, risk of financial loss and operational waste goes up, with potential for negative impacts on legitimate customers.<sup>iii</sup>



### We isolated more risky identities

In a recent viral fraud attack attempt with a member of our network, our robust, cross-industry intelligence helped to quickly isolate the riskiest identities while assigning low risk to other identities.<sup>iv</sup>



## Detect more viral fraud attacks before they reach your business

The LexisNexis® Risk Solutions helps to **highlight identity fraud and support sustainable, scalable mitigation strategies** by forming a collective view of identity activity, legitimacy and confirmed fraud.

For increased trust, organizations can **assess an identity's actions against past and real-time interactions** with other organizations, in different industries or even across borders.

## Results of our differentiated view of a recent viral fraud attack



**32.5%** of fraudulent applications captured within a small sub-segment



**Shared characteristics** among high-risk identities:

- **2x** more inquiries
- **3x** more likely to have a previously tagged fraud
- **7.5x** more likely to have a felony record
- **12** years younger



**Improve** customer experience



**Increase** growth potential

Isolating risky applications for more cautious treatment helps to increase confidence in applications from low-risk identities

**46%** more fraud was caught by our solutions in the analysis of a similar fraud attack against the same client, compared to the established approach.

### Accelerate acquisitions and spot signs of viral fraud faster with LexisNexis® Risk Solutions.

Collaborative risk intelligence from participating organizations across the world and multiple industries provide differentiated coverage and precision. Robust analytics help to spot more nuanced anomalies indicative of viral fraud without increasing unnecessary friction for genuine customers.

Feedback data from collaborative network members helps to sustain more accurate risk assessments as fraud tactics evolve over time.

### Collaboration solutions



The [LexisNexis® Threatmetrix®](#) solution provides a global view of consumer digital footprint and device usage.

- 100+ billion transactions analyzed annually
- 102+ million reported frauds



The [LexisNexis® Emailage®](#) solution provides risk intelligence from analysis of data signals associated with an email.

- 5.9+ billion digital identifiers
- 25+ million reported frauds



The [LexisNexis® Fraud Intelligence](#) solution helps to defend against fraud at new account opening and during regular portfolio management.

- 24+ billion consumer application events
- 99% of the adult population in the United States
- 17+ million reported frauds

**For help protecting against viral fraud, reach out to your LexisNexis Risk Solutions account representative.**



For more information, visit  
[risk.lexisnexis.com](https://risk.lexisnexis.com)

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<sup>1</sup>[www.fastcompany.com/90982398/new-generation-scammer-hiding-social-tiktok-telegram](https://www.fastcompany.com/90982398/new-generation-scammer-hiding-social-tiktok-telegram)  
<sup>2</sup>[www.wired.com/story/yahoo-boys-scammers-facebook-telegram-tiktok-youtube](https://www.wired.com/story/yahoo-boys-scammers-facebook-telegram-tiktok-youtube)

<sup>3</sup>iv Based on internal analysis