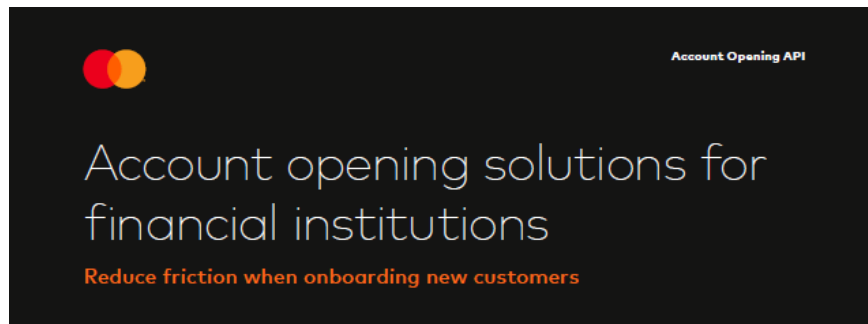


Account Opening Solutions for Financial Institutions

Reduce friction when onboarding new customers



Consumers demand instant gratification in all digital transactions, including opening an account online. If applicants deem the account opening process to be too slow or cumbersome, they won't hesitate to abandon the application and apply for an account at a different bank.

Mastercard Identity utilizes data that expedites the user experience for good applicants to help you meet your customer acquisition goals while preventing bad actors from using stolen or synthetic identities to gain instant credit, seek loans, launder money, or execute bust-out schemes.

BENEFITS

Offer a frictionless experience

Identity Network Score and Identity Risk Score are predictive signals that give you the confidence to convert good customers faster with low-friction onboarding.

Reduce abandonment for thin-file customers

Utilize a dynamic data set of identity elements, linkages, and real-time behavior patterns to confidently validate applicants — even those with a limited financial history.

Prevent identity fraud

Leverage the power of machine learning to analyze probabilistic risk indicators and determine if the applicant is a real person and is who they claim to be.

FEATURES

Validity checks

Verify the authenticity of the email, phone, address provided by the applicant.

Match statuses to name

Confirm that the email, phone, and address information provided in the application are associated with the customer name.

Risk flags and scores

Leverage model-derived predictions — Identity Risk Score, Identity Network Score, and IP Risk Score and Flag — in your risk models to assess the riskiness of an application.

Network signals

Assess the riskiness of IP address, phone, and combination of phone and email provided.

Enriched phone metadata

Gain insight into the line type of the phone number, the phone carrier, and country code — all of which can often be a strong indicator for fraud.

Scalability

Flexibility to support massive volume requirements while reliably retaining low latencies.



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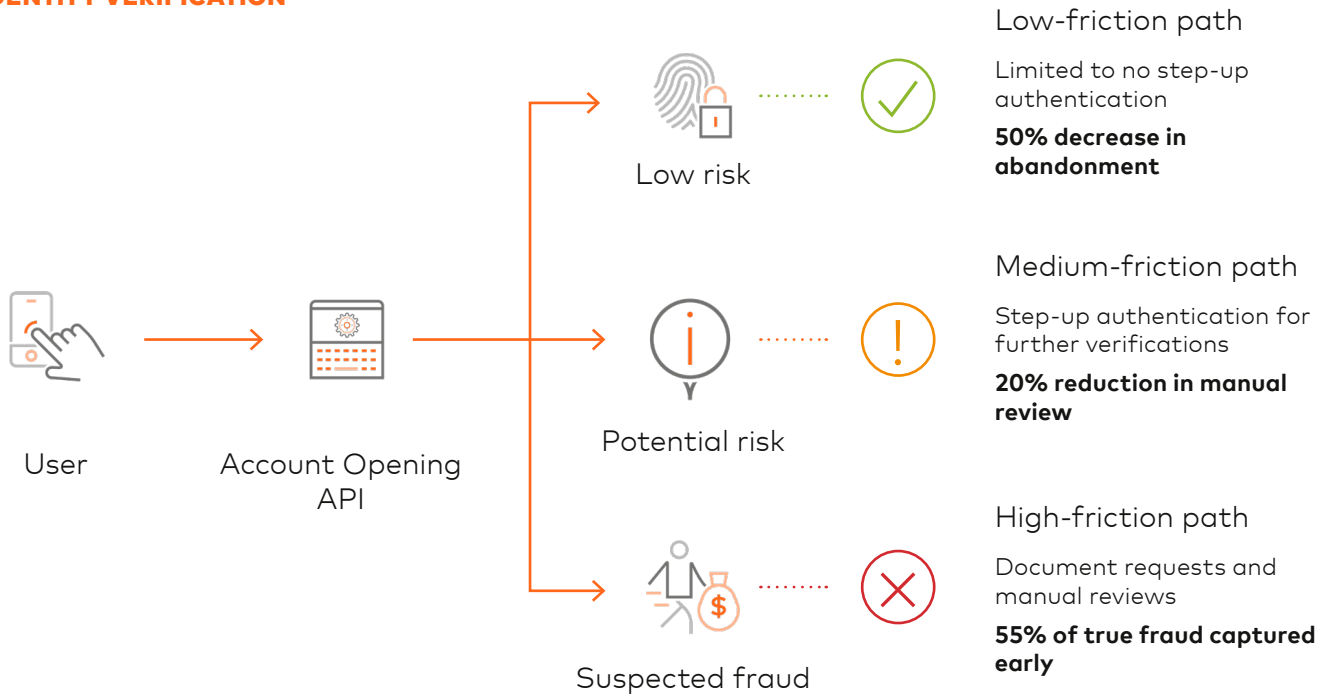
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IDENTITY VERIFICATION



ACCOUNT OPENING SOLUTIONS

You provide application details, and Mastercard Identity delivers critical insights that help you confidently assess the risk of applicants and solve account opening business problems — without adding unnecessary friction.



Improve application conversion rates

Confident identity verification enables your financial institution to reduce unnecessary friction for good applicants while introducing roadblocks and additional checks for high-risk applicants.



Reduce manual reviews

Use predictive signals and risk scores to send fewer good applicants through lengthy step-up authentication processes and reduce the burden on your manual-review team.

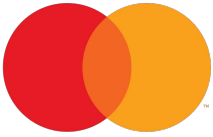


Prevent credit bust-out

Synthetic and stolen identities are some of the methods used to create illegitimate accounts. Go beyond static identity values to stop these fraudsters before they can set up an account and do further damage.

ABOUT MASTERCARD IDENTITY

Today's digital economy opens a world of opportunity for everyone everywhere to connect. Mastercard Identity securely and seamlessly connects people with merchants, banks, and businesses worldwide — enabling them to interact with confidence how, where and when they want. Powered by global identity technologies, data and insights, machine learning scores and biometrics, organizations worldwide can verify and authenticate more genuine consumers and prevent fraud in real-time. From the initial account opening through account changes — and across the entire payment transaction and fraud ecosystems, Mastercard Identity instills trust on both sides of the interaction.



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