

## SentiLink Stops Identity Fraud



### OVERVIEW:

SentiLink stops application fraud at onboarding in real-time. Naftali Harris and Max Blumenfeld founded SentiLink, two leaders who created Affirm's risk and fraud systems. SentiLink has raised \$85M and works with over 100 financial institutions.

### INTEGRATION

- SentiLink is connected to an onboarding platform via API so apps can be sent as they stream in.
- When SentiLink receives application data, it is compared with hundreds of millions of apps seen before as well as third party identity data. This data is bumped up against known fraudulent identities, evaluated for red flags, and put through models where they are scored along multiple dimensions.
- This is all done in under 300 milliseconds.

### SOLUTIONS:

- **Synthetic Fraud Scores:** When someone applies to open an account using a fake identity, SentiLink flags it with high precision in real-time.
- **ID Theft Scores:** SentiLink leverages insights about email, phone, IP address, and behavioral patterns on an application to stop those using stolen identities.
- **KYC Insights:** Discover a new kind of KYC product that satisfies CIP obligations and uncovers insights about identity risks for remediation.
- **Dashboard:** An intelligent web-based interface that provides your team with context on every application. Cases can be escalated to SentiLink's Risk Ops team for a second look.
- **ID Complete:** Create a low friction sign up flow while managing fraud risk with ID Complete so that you don't need to request full SSN.
- **Manifest:** A consumer identity data endpoint designed for Risk teams that are building internal case management systems or decisioning rules.

### TESTING

- All products can be evaluated through an offline retro study or free trial

### INVESTORS:

