

USE CASE

Fraud and Risk Intelligence Decision-Ready Identity Signals

Explainable identity signals supporting every risk decision

Fraud and risk teams face a structural challenge: identity inputs are fragmented, opaque scoring models are difficult to defend, and every decision must withstand both operational and regulatory scrutiny. Black-box outputs no longer meet the bar.

Living Identity® delivers explainable identity signals — confidence indicators, linkage signals, and integrity flags — that turn opaque identity into transparent, decision-ready inputs.



The Challenge

You cannot defend what you cannot explain — and most identity scoring leaves teams with neither.



Black-box scores without justification
Probabilistic outputs with no underlying justification



Fragmented signals across disconnected systems
Risk teams piece together identity inputs from incompatible sources



No visibility into identity integrity
Reliability, recency, and consistency hidden inside the data



Decisions without a traceable trail
Lineage gaps prevent post-decision review and remediation



The Solution

Living Identity® delivers explainable identity signals — engineered for the teams accountable for defensible decisions.



Explainable confidence signals
Transparent reason codes for every attribute and linkage



Identity integrity flags
Clear indicators of consistency, recency, and structural reliability



Linkage and relationship signals
Explicit, queryable connections between identifiers and entities



Audit-ready decision lineage
Full traceability from identity signal to decision outcome

Risk Intelligence | Decision-Ready Identity Signals

Explainable identity signals — not opaque scores — supporting every decision

TRADITIONAL APPROACH



Black-Box Score
Opaque · 0.78

LIVING IDENTITY® APPROACH



Identity Inquiry
Risk team query



Graph Lookup
Identity entity



Signals + Flags
Confidence · recency



Decision-Ready Risk Output



Confidence
+ reason codes



Integrity
+ recency flags



Lineage
+ provenance

Signals, not scores — every output explainable, auditable, and defensible

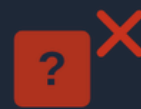
Business Impact

Equipping risk operators with signals, not scores



Defensible decisions at every layer

Explainable signals that withstand internal review and regulatory scrutiny



Reduced reliance on black-box models

Transparent, structural identity signals replace probabilistic guesswork



Sharper fraud and compliance outcomes

Higher-fidelity inputs lift detection accuracy and reduce false positives



Full lineage from signal to decision

Auditable trail across every identity-driven risk outcome

Explore Living Identity® →