

Account Protection

Protect your customers and revenue

Kount®, an Equifax Company, provides an award-winning digital fraud protection solution that delivers accurate identity trust decisions in just milliseconds. Leveraging cutting-edge, patented technology, Kount empowers businesses to stop bad bots and account abusers with smart automation — eliminating threats without compromising the experience for legitimate customers. Powered by the comprehensive **Kount 360 platform**, our Account Protection solution safeguards customer accounts from takeover attempts and proactively detects multi-account fraud, ensuring your business remains secure and your customers remain protected.

How does Account Protection work for you?

From account creation to login and beyond, Account Protection safeguards customer accounts from fraud and abuse at every stage of their journey.



Prevent account takeover

Block credential stuffing, bad bots and brute-force before they can compromise your customers' accounts without disruption for legit customers. Enhance security even further with our MFA solution for an additional layer of protection.



Detect promo and trial abuse

Identify and stop multi-account fraud that exploits promotional offers and trials. Account Protection shields your valuable inventory from repeat offenders, allowing you to focus on building lasting relationships with loyal, repeat customers.



Detect zero dollar authorization card testing

Use Account Protection to detect and block card testing at the Zero dollar authorization stage. Prevent fraudulent activity that can lead to disputes and the loss of loyal customers by stopping card testing early.



Solution Highlights

Kount's Al-powered Account Protection solution is designed for seamless implementation, offering an intuitive platform that can be tailored to meet the unique needs of your business.

- · Integrated device, email, phone, and address intelligence
- Extensive network of trust and fraud signals
- · Advanced AI and machine learning
- In-depth reporting and analytics
- Customizable business policies

The Power of Our Global Network

Identity Element	Number of Data Po	oints	
Email	1.2 Billion		
Phone	711 Million		
Device	2.6 Billion		
Physical Addresses	917 Million	(6	
IP Addresses	734 Million		
Unique consumers	655 Million		



How can you benefit from using Kount?

Kount 360 Account Protection ensures your valued customers are protected from account takeover attacks while effectively blocking bad bots and account abusers. Our solution introduces friction only where it's needed — targeting risky users — while delivering a seamless experience for the vast majority of customers. By evaluating signals such as device, email, IP and more in the background, we minimize disruptions for legitimate users, sparing them from the unnecessary step-up in security. Additionally, Kount helps identify and stop promo abusers, card testers, and other fraudsters, safeguarding your valuable inventory and revenue.

How are we better?

With over 15 years of data and signals collected from a vast global network, Kount constructs a truly comprehensive 360-degree view of each consumer. While many account takeover solutions focus solely on velocity and traffic, Kount goes further. We evaluate every aspect of the user by leveraging our deep intelligence on devices, IPs, emails, phones, and addresses, delivering a more robust and reliable defense against account takeover.



Features available

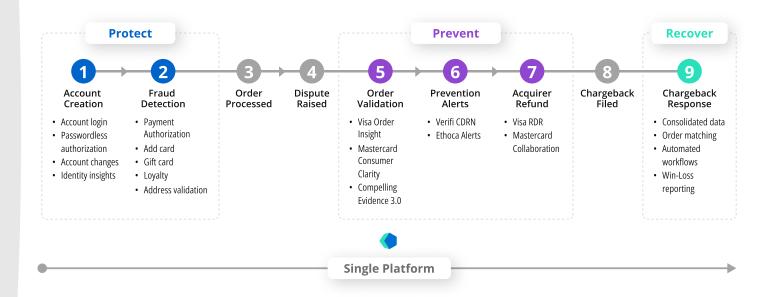
- **Account Creation Abuse Solution:** Stop multi-accounting and fake account creation before it impacts your business.
- **Login Abuse Solution:** Prevent account takeovers and block card testing attempts to keep your customer accounts secure.
- Account Creation Score: Leverage our powerful score to detect and prevent account creation abuse — automatically included with Account Protection.
- Email Authentication: Strengthen security by authenticating users through their email.
- SMS Authentication: Add an extra layer of protection with SMS-based user authentication.
- Email Verification: Ensure the validity of accounts by verifying user emails.
- SMS Verification: Confirm account authenticity by verifying user identities through SMS.



We're here to help

Reach out to your Kount account representative to discuss how we can best support your business, maximizing both protection and return on investment. As part of our Equifax portfolio, we also offer a comprehensive payment fraud solution with end-to-end dispute and chargeback management. This solution empowers merchants on the Kount 360 platform to act swiftly on customer disputes and stop chargebacks.

Kount is uniquely positioned to reduce risk across the entire customer journey — all on **a single platform**. From account creation and login to pre-authorization and post-authorization, we help you focus on running and growing your business, not just managing fraud.



For more information on Equifax Solutions powered by Kount, please contact your Account Manager or **sales@kount.com**