

4 moments where identity signals beat transaction-only monitoring

Why it matters

Fraud doesn't just happen at the point of payment. It builds across the customer journey and **transaction-only monitoring sees it too late.**



Why use signals?



Richer risk insight:

Combines behavioral, transactional, identity, and device data for a more complete view of risk



Earlier threat detection:

Leverages network intelligence and shared signals to identify emerging threats faster



Stronger protection:

Enhances authentication and account takeover detection with partner data



Smarter decisions at scale:

Improves scoring precision and enables consistent, risk-based decisions, approving more good customers with confidence

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