

## FakeNameCheck

Identifying suspect names in online orders

### Your challenge

Suspicious orders in online trade are often characterized by the use of offensive, fictitious or humorous names. Scammers like to use these when they do not want to be recognized, which can cause massive losses. This is because even though a person or household are sometimes not known at a given address, many suspect orders placed by an increasing number of "pranksters" are still shipped. This generates significant costs for shipping and returns processing.

However, these purely financial losses are just one side of the problem. Damage to a company's reputation sometimes has a much more serious impact. If a scammer orders to an address belonging to somebody they want to harm by using an insulting name (such as "Idiot Smith"), the unsuspecting recipient will then receive the shipment and their suspicions will fall on the equally unsuspecting company.

### Our solution

With the help of FakeNameCheck by Arvato Financial Solutions, this important aspect of risk assessment can be integrated into the order process. Once the customer has transferred the data, the system will check whether a name contains suspicious characteristics. For example, the system will analyze random spellings, famous, obscure or humorous names, placeholder names, empty fields, company names or a gender that does not match the first name provided. This check takes place behind the scenes unnoticed by the consumer as the response times are typically in the millisecond range. FakeNameCheck provides the result in the form of four different grades.

### Your advantages



Complement to the conventional risk assessment



Prevention of fraudulent orders



Lower returns processing costs



Prevention of damage to your company's reputation



International name database



## How FakeNameCheck works

### Identification of fraudulent names

FakeNameCheck detects almost all known fraud patterns:

- Random typing (ghghg sjpjdpaosdj)
- Famous names (Margaret Thatcher)
- Placeholder names (Firstname Lastname)
- Fictitious names (Homer Simpson)
- Humorous names (Sunny Beach)
- Disguised names (Steve M.i.l.l.e.r, Steve Miller....)
- Empty fields for first or last name
- Detection of evasion strategies for empty fields (.....)
- Company names (xyz Ltd.)
- Swapped first and last names
- Wrong gender (salutation and first name do not match)
- Detection of swear words

### Results in four different grades

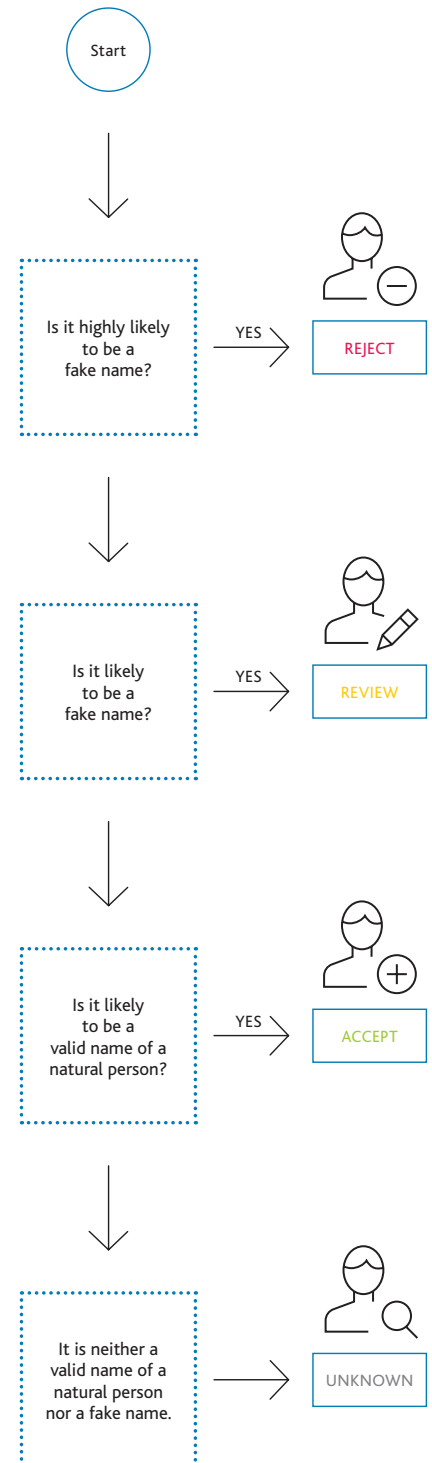
Once the system has checked the name entered, FakeNameCheck provides a result in the form of four different grades. If it is a valid first and last name, the query will receive a green light ("ACCEPT"). If there are minor discrepancies, the solution will recommend a manual check ("REVIEW"). For entries for which there is a high probability of a person's name having been misused or which are caused by deliberate random typing, the result will be given as "REJECT". This also applies to names containing swear words or other insulting expressions. The result "UNKNOWN" means that it is neither a fake name nor the name of a natural person. These cases (such as company names) can be handled individually according to the risk strategy used by the customer.

### Internationally positioned

FakeNameCheck can check all international names, including names specified in non-Latin alphabets. The large international name database guarantees a maximum recognition rate.

### The result

Companies receive a reliable result about the identity of a customer's name and can protect themselves effectively against the reputational damages and financial losses that are caused by fraudulent orders.



Would you like more information? Feel free to contact us.

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