



## A Zero-Day Mission to Reduce Account-Based Fraud

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This report, sponsored by Neustar, explores how advanced authentication practices can help financial services providers differentiate between threat actors and legitimate accountholders without compromising the legitimate client's access to accounts and services.

This report was adapted from the 2021 Identity Fraud Study Shifting Angles, published by Javelin Strategy & Research in March 2021. Javelin Strategy & Research maintains complete independence in its data collection, findings, and analysis.

Treating every new client as a potential criminal is no way to begin a long and fruitful business relationship. Advancements in technology should empower rather than hinder new account openings and long-term fraud detection practices that help capture account-based fraud without a dependency on massive data collection practices that can take time to establish.

In October 2020, Javelin conducted a nationally representative online survey of 5,000 U.S. consumers to assess the impact of falling victim to identity fraud, uncover where criminals are making progress, explore consumers' actions and behaviors, and identify segments of consumers most affected by fraud.

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