



Using Pipl SEARCH to Assess Synthetic Identity Risk

Synthetic Identity Fraud (SIF) happens when criminals combine real and fake information to create and nurture identities to use for fraudulent purposes. The real information used, such as Social Security Numbers, is usually stolen. The fake information is publicly seeded to create the illusion the identity is real. It's hard to detect with traditional fraud filters - and it's a growing focus for manual review teams.

- KNOW YOUR CUSTOMER (KYC)
- CUSTOMER DUE DILIGENCE
- ECOMMERCE FRAUD
- BENEFITS FRAUD
- TERRORISM FUNDING
- ILLEGAL IMMIGRANT WORK
- AUTHORIZATION & SERVICES

1 Search

Enter an email address in the search bar.

2 Review Profile Density

- Look for many **attributes** within many sections (up to 14 in Pipl Profile).
- Look for **multiple sources** used to build profile.
- Look for **both online and offline** sources linking to attributes (i.e. Google and Insurance).

NOTE

To speed resolution time, many analysts look for what's right, versus what's wrong.

3 Review Pop-up Data Cards and Age of Record

- Check to see if records contain both **First seen / Last seen** Timestamps
- Check to confirm natural delta between First seen / Last seen dates. The **longer the duration** the better.

NOTE

The normal incubation period for a synthetic identity is 3-24 months.

4 Review Data Cards and Timestamp Patterns

- Verify that first seen **Timestamps** are not the same or similar across multiple attributes.
- Check to see if last seen timestamps are present, which indicates attributes were captured **more than once** over a period of time.

The screenshot shows the Pipl search interface for 'Edward Donovan'. The search bar contains 'Edward Donovan' and the results are displayed for 'Edward J. Donovan', a 29-year-old male from the United States. The profile includes various sections: Emails, Phones, Places, Career, Education, Usernames, Additional Names, Associated with, Car Information, Skills, and Pages. Annotations highlight 'Online' and 'Offline' sources, 'First Seen' and 'Last Seen' timestamps for specific records, and a '2008 - 2013' duration for a Toyota record.