

Sigma First-Party Fraud

Stop repeat abusers at scale with unprecedented visibility into suspicious activity across the broader financial ecosystem.

Reveal risky behaviors across industries

Cross-industry consortium

Gain unparalleled visibility into fraud behaviors from the largest cross-industry consortium of good and bad identities, spanning financial institutions, fintechs, BNPL, online gaming, eCommerce, and more. Get insights and signals around dispute histories, payment denials, and account closures to uncover risks and abuse patterns with precision.

Understand consumer intent

Identity manipulation score

Confidently assess abuse risk at account opening and beyond using the only cross-industry predictive risk score that quantifies the likelihood of identity manipulation leading to risk or loss exposure.

Stop repeat dispute abusers

Dispute abuse score

Detect fraud before the first chargeback with a purpose-built dispute abuse model and real-time risk score that flags identities likely to exploit dispute processes across organizations. Powered by deep analysis of activity, device, and velocity signals, the first-of-its-kind score helps you stop known and emerging first-party fraud abusers — before they file a single claim.

Act instantly on emerging risks

Real-time alerts and monitoring

Receive alerts when a consumer's risk profile changes and empower your team to take immediate action on booked accounts, prevent fraudulent transactions, and mitigate risks before they escalate into significant losses.

Sigma First-Party Fraud can help detect:

RegE abuse

Never pay

Deposit fraud

Loan stacking

Payment fraud

Check kiting

Bust-out fraud

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Socure's ability to analyze patterns across multiple institutions gives us unprecedented visibility into potential fraud risks, allowing us to better protect our customers and our business.”



Amanda Goettelman

Chief of Staff, Greendot

Sigma First-Party Fraud

Why Sigma First-Party Fraud?

Advanced analytics

Analyzes millions of identities and billions of transactions in real time using AI and machine learning.

Unmatched coverage

Uncovers a significant population of bad actors operating both within and outside the traditional banking ecosystem.

Dedicated solution

Detects the nuances of first-party fraud across the entire customer journey.

Why this matters

Leverages purpose-built first-party fraud features and models to spot repeat abusers or applicants likely to act in bad faith with elite precision.

Prevents significant losses by identifying bad actors missed by traditional tools and datasets.

Accurately detects high-risk identities to support the development of targeted strategies based on first-party fraud typologies.

Key benefits

Cut financial losses

Minimize losses from bad faith disputes, chargebacks, payment defaults, and other first-party fraud with precise risk detection and actionable insights.

Boost operational efficiency

Streamline dispute investigations with real-time alerts and enable effective prioritization, freeing up resources to focus on claims worth challenging.

Build consumer trust

Enhance loyalty and trust by reducing friction for legitimate consumers, creating a seamless and reliable experience.

Consortium members include:



Ready to get started?

[Learn more →](#)