

Identity Insights

Powered by Mastercard

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Identity Insights evaluates 5 core identity attributes to provide a risk score for every application by checking the validity of the elements and how they are/have been used online.

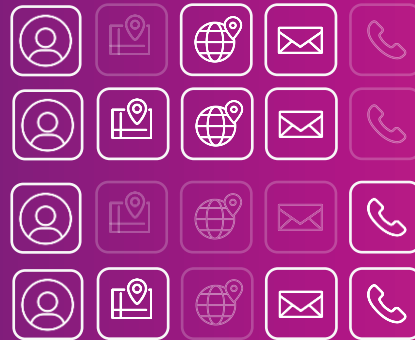


Authoritative data points



8B+ Identity elements

Global pattern-based Insights



17B+ Transactions

In today's digital world you need clarity....



Name



Email



Phone



IP



Address

Validity of identity elements

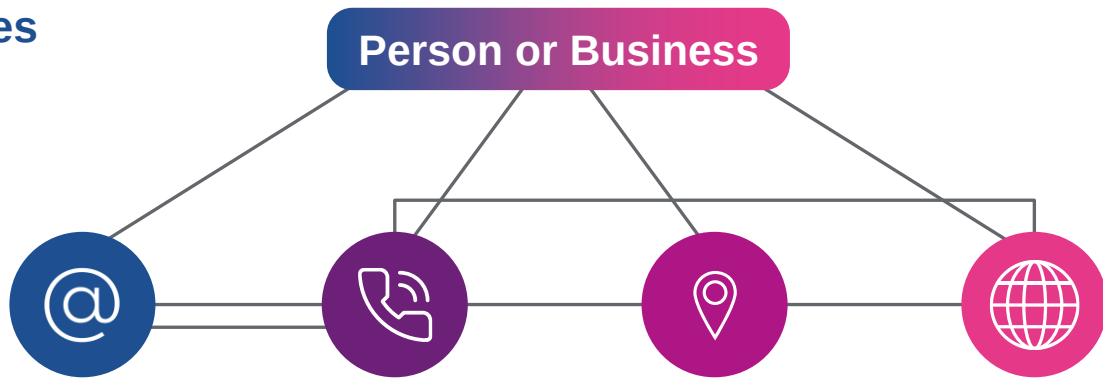
- > Does this email belong to the person?
- > Is this address valid? Is it residential?
- > What type of phone number is this?

How they're used online

- > When was this email first/last used?
- > How many times has this address been used?
- > Why are there 50 IP addresses associated with a single phone number?

...Identity Insights uses 8bn+ elements to evaluate an identity; giving you confidence that the applicant is who they say they are

Identity Insights linkages



Metadata

Email

- Domain details
- Disposable and other characteristics

Phone

- Country code
- Line type
- Carrier
- Is commercial

IP

- IP Type
- ISP and ASN
- Other IP details

Address

- Residence history
- Address type
- Is commercial

Identity Network – pattern-based insights

Determine if emails, addresses, phones, & IP data are linked to person/business names

A set of **behavioral identity data**, derived from billions of online transactions provided by **real customers**, that is used to predict fraudulent vs. legitimate activity.



Proprietary data sets pulled from
billions of online interactions



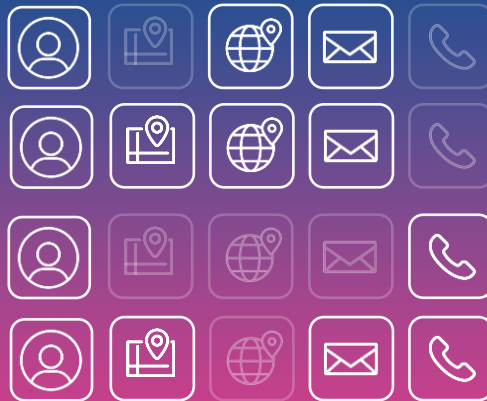
Predicts fraudulent vs. legitimate activity
via **usage patterns of identity elements**



Signals are built on activity
patterns using machine learning



Real-time behavioral identity data



We pseudonymize and hash these real-world digital interactions to predict good vs fraudulent customers by analyzing patterns of **how** identity elements are being used and behaving online

Identity Network derived attributes

There are eight patterns across the data that Identity Network observes



Velocity

How often
element(s) used



Popularity

How many merchants saw
element(s) used



Volatility

How often element(s) used
with other elements?



Real-time

How many times we have
seen this element used in
last 24 hours?



Age / Maturity

When were elements
first / last seen?



Pairs

When (and how often)
elements are seen together



Region

Where did this transaction
originate?



Time-series

Any anomalies in
element's usage patterns
in last two weeks

Identity Review for Partners API Responses

Determine if emails, addresses, phones, & IP data are linked to person/business names

	Phone	Address	Email	IP
Scores	Identity Check Score Output between 0 to 500		Network Score Output between 0 to 1	
Network Signals	Is valid	Is valid	Is valid	
	Line type	Input completeness	Is disposable	Is valid
	Carrier	Is commercial	Is auto-generated	IP Risk
	Country code	Is forwarder	First seen days	Geolocation
	Is prepaid	Address type	Domain creation days	
	Is commercial			
		Match to name		
Metalinks & Links	Match to name	Resident name	Match to name	
	Subscriber name	Secondary address linked to primary resident	Match to address	Distance from address
	Match to address	Distance from secondary to primary address	Registered owner name	Distance from phone

Why Identity Insights?

Identity Insights solutions are natural compliments to Identity Verification processes

Identity Insights can help you to:

- Reduce friction for good customers
- Reduce manual review efforts
- Filter out high - risk applicants fast
- Improve fraud detection rates



Identity Insights

Probabilistic

gives you the likelihood of fraud based on proprietary data

Data driven

person, device, behavior, and payment

Fast & dynamic

can assess real-time data in less than a second

Reduce friction

used at multiple touchpoints in the customer journey to enhance customer experience



Identity Verification

Deterministic

seeks to verify and identify based on official government documentation

Document driven

Driver License, DOB, National Identifier, etc.

Thorough & static

assesses static documents thoroughly

Regulatory Requirement

mandatory process to achieve regulatory compliance

Identity Insights uses predictive probabilistic data models for evolved identity proofing



Deterministic Data

Static data used to verify an identity. This data is typically easily accessible through data breach information on the dark web and often lagging to update by 6+ months.

Drivers License

DOB

Utility Phone Bill

Social Security Number

Credit history

Credit Score



Probabilistic Data

Our identity data & signals are predicative – they triangulate authoritative data from various sources (utilities, etc.) with the context of how data elements are used online through customer network insights.

email validity = true

phone validity = true

address to name = not found

email been in use = 6 years

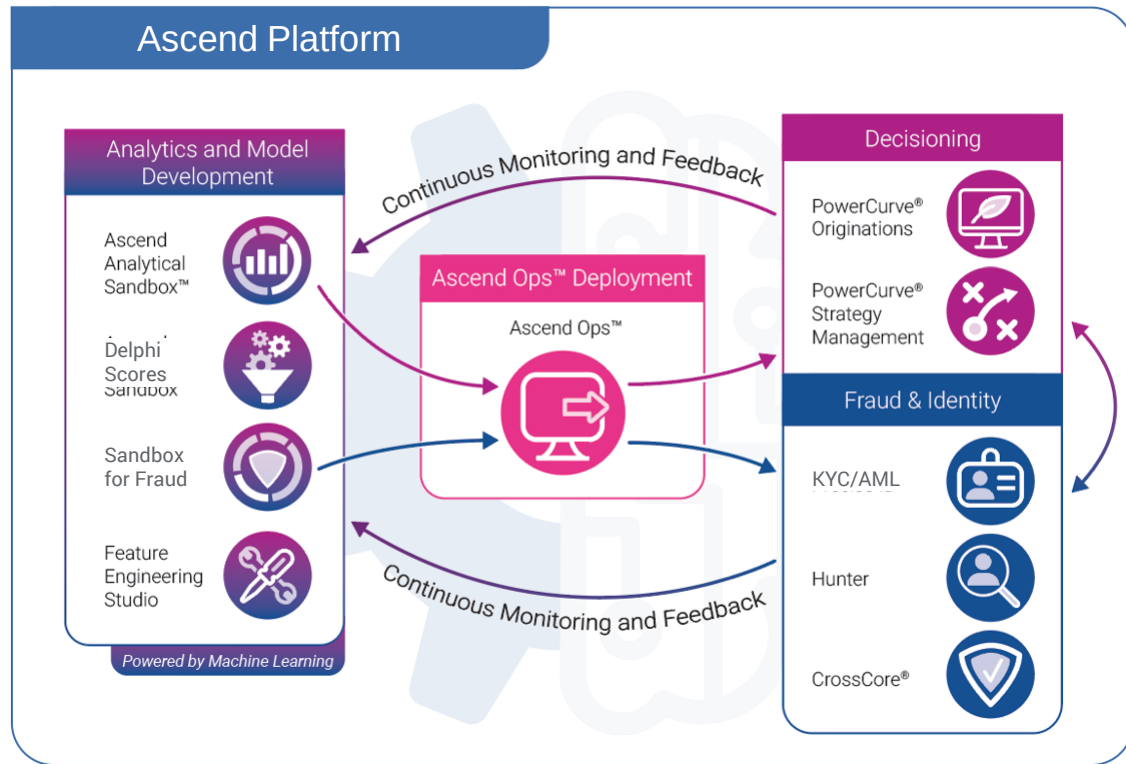
phone-email first seen together = 2 years ago

Where does Identity Insights fit in?



Whether your customer wants real-time identity insights to support stronger identity verification and risk assessment at registration or deposit, Online Digital Score can help

CrossCore is part of the integrated Ascend Technology Platform to streamline model operations and drive efficiency



Analytics and Model Development

Rich data and attributes for credit & fraud combined with powerful analytical tooling for insights and model creation

Decisioning

Powerful tools for credit risk decisions harnessing strategies and models

Fraud & Identity Verification

Solutions that facilitate trusted interactions with legitimate consumers while reducing fraud risk exposure

Ascend Ops Deployment

Model registration, documentation, deployment, and monitoring

