TransUnion

IDENTITY PROOFING

# Device Risk

## OVERVIEW

TruValidate™ Device Risk delivers robust, multi-device and returning device recognition within a unique intelligence approach to disrupt potential fraudsters. Device Risk scans internet-connected devices, like laptops, phones or tablets that are accessing your website or app to highlight anomalies, high-risk attributes and/or previous associations to fraud. All without interrupting the customer experience.

### Insightful technology, diverse capabilities

Our global network includes risk insights from billions of device reputation checks and millions of detailed evidence reports on fraudulent activity to help strengthen your fraud decisions.

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## SOLUTION HIGHLIGHTS

**Deter fraud – not genuine customers**

Distinguish fraudsters from genuine customers based on device recognition, context analysis and behavioural insights. Deliver a a seamless experience to genuine customers while keeping fraudsters at bay.

**Build trusted connections**

Leverage extensive device history from our proprietary fraud data with device-to-device and device-to-account associations based on confirmed fraud reports within our global network.

**Focus on your risks**

Address your unique fraud challenges with custom, configurable business rules. Tailor the solution to meet your specific needs, better ensuring evolving protection and efficiency.

**Enhance operational efficiency**

Streamline your fraud detection processes with automated risk assessments and real-time alerts. Reduce manual reviews, allowing your investigation teams to focus more on true fraud.

## HOW IT WORKS

Device Risk tracks relationships between devices and accounts by leveraging device history and confirmed fraud reports from the largest, longest, multi-sector global network.

Address the unique needs of your business with protection across the entire customer journey, such as account creation, application, account maintenance, purchase, payment or transfer. Easily integrate into any native app or web application, and benefit from insights from day one within our Device Risk Intelligence Centre.

Device Risk can be used alongside other TruValidate identity solutions, including Device-Based Authentication, Email and Mobile Risk or Identity and Age Verification for a full view of a digital identity.

## COMMON USE CASES FOR DEVICE RISK

→ **Streamline applications with robust device recognition**

Leverage strong recognition, industry-specific evidence and predictive risk scores to identify devices associated with fraud, allowing genuine customers to apply without undue friction.

→ **Tailor your fraud prevention strategies**

Our customisable Approve/Review/Deny response includes detailed reasons why a transaction was denied, helping you detect and stop fraudsters who move from business to business before they damage yours. Stay on top of fraud types you're most concerned about—whether that's synthetic or false identities, payment fraud, ghost broking, account takeover, promotion abuse or other use cases.

→ **Increase the efficacy of your strategies**

We employ predictive machine learning models to detect fraud that may otherwise go unnoticed, minimising the reliance on expensive and limited data science resources. Optionally, leverage our expertise with Risk Optimisation to ensure your strategies can deliver the best outcomes.

→ **Contribute to the largest, global consortia**

Our models are built unlike any other. We use evidence data from our global consortia, alongside our device signals and risk flags, to not only track associations to fraud over time but also help predict fraud risk at any stage of customer journey.

## KEY BENEFITS

- **Accurately recognise device types**

  We analyse thousands of permutations of device attributes to precisely identify a device while minimising false positives.

- **Uncover and track hidden fraud patterns**

  Advanced analytics, machine-learning-built risk models feed into predictive and dynamic rulesets to help you identify suspicious transactions and patterns across industries and geographies within your risk threshold.

- **Detect virtual environments and bots**

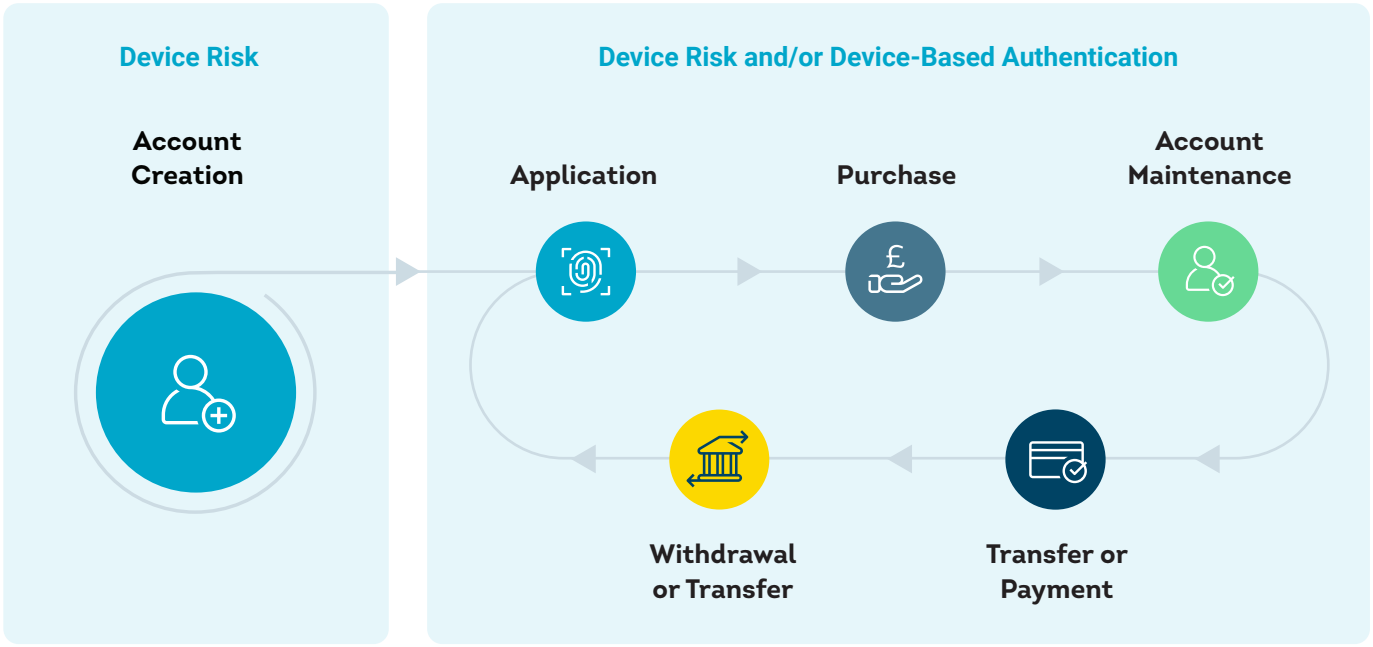
  Browser analysis, IP Reputation signals and advanced anomaly and evasion detection techniques help spot non-human activity.

- **Harness modern evasion detection capabilities**

  Help stop fraudsters who are hiding behind proxy servers, anonymous networks, VPNs and virtual environments from connecting to your business.

- **Increase precision in fraud capture**

  New detection attributes, machine learning capability and predictive models for increased solution accuracy.




Contact TransUnion to learn more about insights from Device Risk, or visit **transunion.co.uk/device-risk**