



OMNICHANNEL AUTHENTICATION

Inbound Authentication

OVERVIEW

Greet callers by their trustworthiness. Authentication sets the tone for a caller's experience with your contact center. If you challenge trustworthy customers before providing service, you risk frustrating them. On the other hand, if you mistakenly authenticate someone who isn't the rightful accountholder, you can expose your organization to fraud – and risk losing the lifetime value of legitimate customers. How do you provide the seamless experiences consumers expect without opening the door to sophisticated fraudsters? With TransUnion Inbound Authentication.

PRODUCT FEATURES

Reduce agent knowledge-based authentication (KBA) 15%¹

Eliminate 30–60 seconds of KBA challenge questions and save \$0.50 to \$1.00 per agent-handled call.

Increase interactive voice response (IVR) containment by 1.1%²

An easier authentication experience combined with richer self-serve options reduces “pounds outs” to live agents and drives an average \$5.00 savings per IVR-contained call.

Extra protection with STIR/SHAKEN

Better combat spoofed calls with STIR/SHAKEN which helps identify spoofing, making it harder for fraudsters to use this tactic.

Deflect 30% of serious fraud attempts³

Focus expensive fraud personnel on only the 3%–5% of non-authenticated callers, even in first-time attacks. Analyze fraud signals underlying each non-authenticated call's probabilistic score.

Increase customer satisfaction metrics by an average of 15%⁴

Greet previously unknown callers with “How can we help you?” rather than “Who are you?” Reduce hold times and resolve customer needs faster.

TREAT EACH INBOUND CALLER BY THEIR TRUSTWORTHINESS

Better reduce average handle time and IVR-to-agent transfers with ownership-based authentication

For the 75% of callers using mobile phones and residential cable and landlines, TruValidate® Inbound Authentication helps confirm the calling phone is engaged in a call with the call center through a real-time inspection of the call and calling device.⁵ Callers using common vectors of call center fraud are quickly routed for escalated fraud review before they can reach the IVR or agent. Callers who pass inspection experience significantly fewer KBA questions and can be trusted with higher-value options within an IVR.

For another 20% of calls, a live inspection of the calling device is not possible.

Instead, Inbound Authentication leverages results from its history of inspecting billions of calls and additional data about calls, carriers and network routing from its role as a licensed telephone carrier.⁶ The results allow for the stratification of caller treatment by trust level.

A small percentage of calls (3%–5%⁷) may be sent for closer scrutiny, along with many of the signals that drove their probabilistic risk assessment scores. Call outcome results – shared via a client feedback community – help improve detection rates and better reduce false-positive rates over time. Inbound Authentication can help reduce fraud risk, improve customer experiences, quicken call resolution and minimize IVR-to-agent transfers.

DELIVER THE BEST POSSIBLE CUSTOMER EXPERIENCES

Treating inbound callers as potential threats can increase fraud-fighting costs and degrade customer experiences and operational efficiency. With Inbound Authentication, route authenticated callers into a trusted caller flow for quicker problem solving and give an appropriate level of scrutiny for everyone else⁸

Typical distribution	Caller authentication identification	Next steps	ROI
75% ⁹	Authenticated highest trust	Route caller into the fastest flow with the most self-serve options	Reduce average handle time by 30 to 60 seconds increase IVR containment by 1.1% Deflect serious fraud attempts by 30% ¹⁰
20% ¹¹	Not authenticated, moderate trust	Provide caller with a simple authentication challenge and faster service	Reduce average handle time by 30 seconds ¹²
5% ^{13,14}	Not authenticated, low trust	Escalate authentication strategy or flag caller for fraud department	Deflect serious fraud attempts by 30% Minimize false positives ¹⁵

^{5,6,7,8,11,12} Based on internal TransUnion Analysis

^{10,12,15} The Total Economic Impact™ of TruValidate Inbound Authentication, December 2024.

⁹ <https://www.home.neustar/resources/whitepapers/contact-center-efficiency-the-trusted-caller-flow>

¹⁴ Many non-authenticated callers are not fraudsters

Contact us to learn more.

transunion.ca/inboundauthentication

