



DIGITAL VERIFICATION

With the explosive growth of online commerce and the proliferation of mobile devices, it's vital to enhance fraud detection efforts to effectively identify new risks. This requires not only a solid understanding of the consumer, but also the device, geolocation and transaction behaviours.

A MORE COMPLETE PICTURE OF CONSUMERS GIVES YOU GREATER CERTAINTY

Using the power of IDVisionSM, Digital Verification allows you to better identify real and fraudulent online transactions in real-time, so you can conduct business confidently in faceless channels.

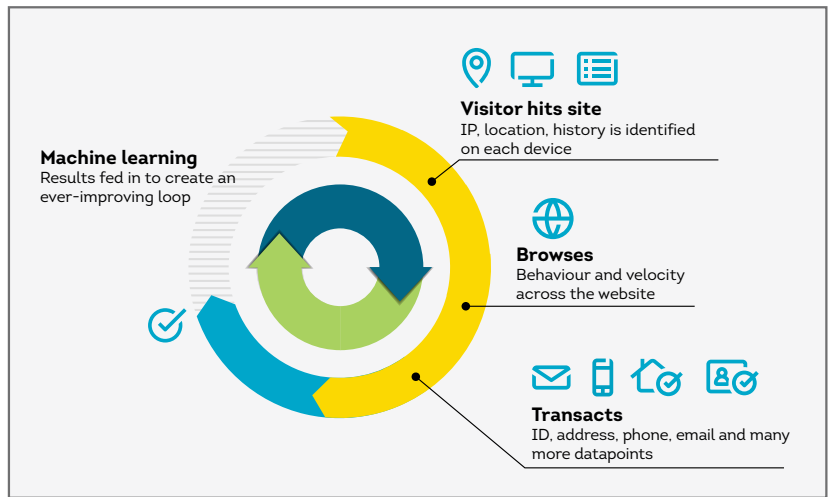
By combining thousands of digital data points, along with a powerful decision matrix and continuous machine learning, our Digital Verification interrogates digital identity elements to look for stability, or clues that an identity may have been created or manipulated, so you can better gauge those consumers who are genuine – and those who are not.

Digital Verification allows you to quickly act with confidence by:

- ⌚ Improving decisions over time with continuous, automated feedback loops
- ⌚ Increasing automatic approvals
- ⌚ Reducing manual review queues
- ⌚ Reducing fraud rate

ASSESS THE RISK OF AN ONLINE TRANSACTION FROM THE MOMENT A CONSUMER INTERACTS WITH YOUR WEBPAGE.

Examining the device being used, how it's being used, and an individual's online identity, coupled with the results of Identity Verification, Digital Verification provides deeper insights into risk. Good transactions are approved without consumer friction, and fewer transactions are sent for manual review.



DIGITAL VERIFICATION ENABLES YOU TO MORE CONFIDENTLY MAKE FRAUD RISK DECISIONS BY:

- Analyzing individual behaviour on a website from the moment of first interaction, and comparing that to patterns of typical, customer-specific browsing behaviour
- Understanding where a device is truly located and comparing that to where the device should reasonably be
- Mining data from others' past experiences with this device
- Examining hundreds of attributes on the device itself, including browser and system settings

RELY ON KEY INFORMATION DELIVERED HOW AND WHEN YOU NEED IT:

- Available for the web and mobile apps on iOS and Android
- Actionable risk score, in addition to expansive metadata delivered through our detailed decision
- Decision logic and configurations tailored to different types of transactions, including account creation, application and payment
- Continuous, automated feedback loop/machine learning improves decisions over time

A HOLISTIC SOLUTION THAT FOCUSES ON MORE THAN ONE ASPECT OF A TRANSACTION

Unlike many systems, TransUnion Digital Verification looks at data from all angles. In addition to an actionable fraud risk score, you'll gain deeper insights through our detailed analysis.

Identity data

Name and address matching, telephone verification

Velocity

Short tail velocity, long tail velocity

Reputation

Returning customer, good history, bad or suspicious history

Location

Domestic or foreign, BIN matching, delivery address, billing address, IP matching

White, black and gray lists

BIN profiles, email addresses, postal codes, customer IDs, account numbers, IPs

Email

Disposable, domain issues, syntax analysis, functioning or not

IP address

IP, continent, country, internet speed, SLD and TLD, hosting facility or proxy

BIN information

BIN data, country, bank

LEARN MORE

For more information on how TransUnion can help you achieve further trusted interactions with your customers, contact your TransUnion representative, call **855 488 4636** or visit **transunion.ca/business** for more information.