



DIGITAL INSIGHTS

TruValidate Device Proofing

OVERVIEW

Maximize digital fraud capture and minimize friction against good customers

False positives and manual reviews can be devastating for organizations. Just one false positive can deter good consumers forever; between 33% and 40% of consumers say they won't shop again with a merchant that falsely rejects their order.¹ The impact of false positives is felt across customer lifetime value metrics, acquisition costs, fraud operational costs, and brand equity. Studies predict false positives will cost organizations \$386 billion annually in 2023 if current trends continue.²

In the digital channels, these false positives are often the result of a lack of sufficient and diverse signals. Without robust and diverse signal data, it is almost impossible for an organization to obtain an accurate view of digital risk, which results in unnecessary friction against good consumers and transactions.

Interaction volume is generally highest at early points in the digital journey (onboarding and account origination), which means the potential risk is highest at these integration points. With fraud device data often retained for no longer than six months, organizations are challenged to develop a comprehensive view of digital risk. The lack of risk insights early in the onboarding process makes it challenging for organizations to understand where specifically to direct their risk tools to not only capture more fraud, but also lessen friction against safe consumers.

1 Three Digital Commerce Growth Opportunities, November 2018, Forbes.com
2 Deep Dive: How Merchants can reduce the risk of false positives through AI and ML, September 2021, PYMNTS.com

A strong digital strategy begins with more complete identity and risk data

Sorting safe from risky interactions starts with developing risk insights earlier in the customer journey, enabling a proactive fraud strategy that covers a greater breadth of digital use cases. This proactive strategy demands “day one” value—with no burn-in period or gaps in coverage—and longer device fraud data retention for greater scale and precision.

Leveraging a diverse set of risk signals, such as device reputation, user behavior and device-to-identity linkages, enables organizations and agencies to detect and mitigate risk early in the consumer lifecycle, while providing friction-right experiences to digital consumers. That’s where TruValidate Device Proofing can help.

TruValidate Device Proofing leverages a unique combination of complementary digital fraud solutions, including user behavior, device-to-identity linkages, and device reputation intelligence, for expansive signal coverage enabling “day one” insights earlier in the customer journey. Device Proofing also features long-term fraud data retention for greater fraud coverage and capture, and advanced data science and machine learning for continuous improvement.

DEVICE PROOF YOUR DIGITAL INTERACTIONS FOR LOWER FALSE POSITIVES, IMPROVED CUSTOMER EXPERIENCES AND ENHANCED REVENUE

Device Reputation:

Device Risk includes configurable device intelligence to identify the reputation and risk of previously-seen devices

Device-to-Identity Linkages:

Digital Identity Risk continuously corroborates identity linkages to authenticate the user behind the device, especially for first-time-seen devices and users

Device Interaction:

Behavioral Analytics interprets user interaction with online forms in real time to distinguish typical consumer behavior from fraud ring activity

A Recognized Leader in Identity Verification

TransUnion was named a Leader in The Forrester Wave™:

Identity Verification Solutions, Q4 2022, with the highest possible score in the category of Market Presence, as well as the highest scores possible in the criteria of Execution Roadmap, Planned Enhancements, and Supporting Products and Services. Thousands of brands and agencies across the globe trust TransUnion to improve the entire digital journey, from account origination and onboarding to transactions and ongoing account management.



- **Authoritative and reliable identity and device data**

Robust credit and non-credit data, first-party network data, and over 10 billion devices with consumer outcome feedback loop

- **Advanced data science and machine learning**

Evaluate linkage strength between identity fragments, preserving only high-quality elements

- **Long-term retention of device age and reputation**

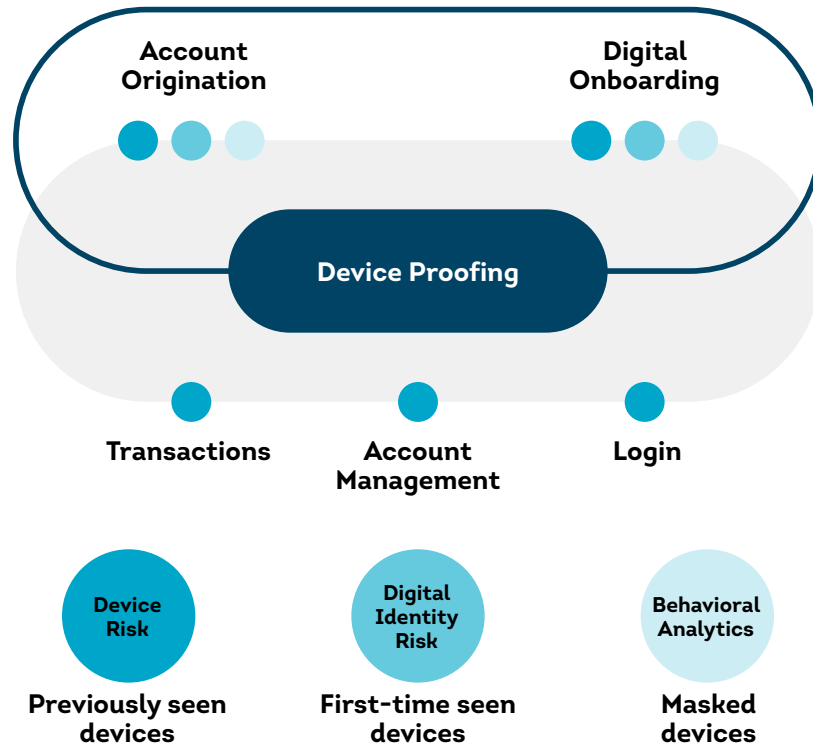
TransUnion stores data on a device with negative reputation for up to five years and a device with a positive reputation for up to two years, enabling greater fraud coverage and capture

- **Insights earlier in consumer journey**

Combining user behavior, device-to-identity linkages, and device intelligence

- **Immediate “day one” value**

With no burn-in period required



DEVICE PROOFING STRENGTHENS DIGITAL FRAUD AND AUTHENTICATION WORKFLOWS EARLY IN THE CUSTOMER LIFECYCLE

Device Proofing builds trust into digital interactions

Manage false positives and manual reviews by focusing fraud capture only on high-risk interactions

Help mitigate losses and reputational risks from the evolving privacy, technology and fraud landscape

Deliver friction-right customer experiences and meet consumer expectations for privacy, security and simplicity

Improve conversions by reducing friction against good consumers, transactions and applications

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Maximize digital fraud capture, minimize false positives and decrease friction against good customers with a more complete view of digital risk and identity.

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