With the explosive growth of online commerce and the proliferation of mobile devices, it’s vital to enhance fraud detection efforts to protect your assets. This requires not only a solid understanding of the consumer, but also the device, geolocation and real-time transaction behaviors.

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. This way, you can better gauge those consumers who are genuine – and those who are not.

Digital Verification allows you to quickly act with confidence by:
- Reducing friction for a better customer experience
- Minimizing false positives
- Increasing automatic approvals
- Reducing manual review queues
- Reducing fraud rate
- Improving decisions over time with continuous, automated feedback loops
ASSESS THE RISK OF AN ONLINE TRANSACTION FROM THE MOMENT A CONSUMER INTERACTS WITH YOUR WEBPAGE

Examine the device being used, how it’s being used and online identity elements – when coupled with the results of Identity Verification, you’ll receive deeper insights into risk. With a low false positive rate, more good transactions are approved with minimal friction, and fewer transactions are sent for manual review.

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

→ Analyzing device behavior on a website from the moment of first interaction, and comparing that to patterns of normal browsing behavior
→ Understanding where a device is truly located compared to where the device should reasonably be
→ Reviewing data from others’ past experiences with this device
→ Interrogating digital identity elements to look for signs of stability
→ Examining hundreds of attributes on the device itself, including browser and system settings

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

→ Actionable fraud 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
→ Interactive dashboard for comprehensive manual review and reporting
→ Continuous, automated feedback loop/machine learning improves decisions over time
→ Available for the web and mobile apps on iOS and Android

Visit: transunion.com/idvision or call: 844-245-4071