



Authenticate the Consumer Behind the Device

Quickly flag interactions at a high risk for digital fraud while reducing friction for consumers.

Sophisticated fraudsters are always on the lookout for vulnerable channels. Digital interactions and transactions are largely anonymous, creating a critical vulnerability for account takeover and other forms of fraud.

At the same time, consumers are going online to conduct business more than ever before. And when it comes to interacting with brands, consumers increasingly prefer digital channels to get the job done.

How Do You Quickly Sort Legitimate From Fraudulent Without Unnecessary Friction?

Rigorous identification standards often mean excessive cost and undue consumer friction, but the last thing you want is to expose your business or customers to account takeover fraud. The most widely adopted digital authentication solutions fail to address emerging fraud vectors because they narrowly focus on limited or individual data linkages, leaving you blind to first-time fraud attacks and sophisticated fraudsters cycling through devices. How can you minimize your organization's risk exposure, while also giving consumers the straightforward digital experiences they expect?

Neustar Digital Identity Risk

Neustar, a TransUnion company, sorts users intelligently and reliably into high- and low-risk buckets, allowing you to quickly identify and let through low-risk consumers. Reduce digital identity fraud by 20 percent and better focus valuable fraud-fighting resources.¹ Put additional verification steps in place only for high-risk, potentially fraudulent transactions.

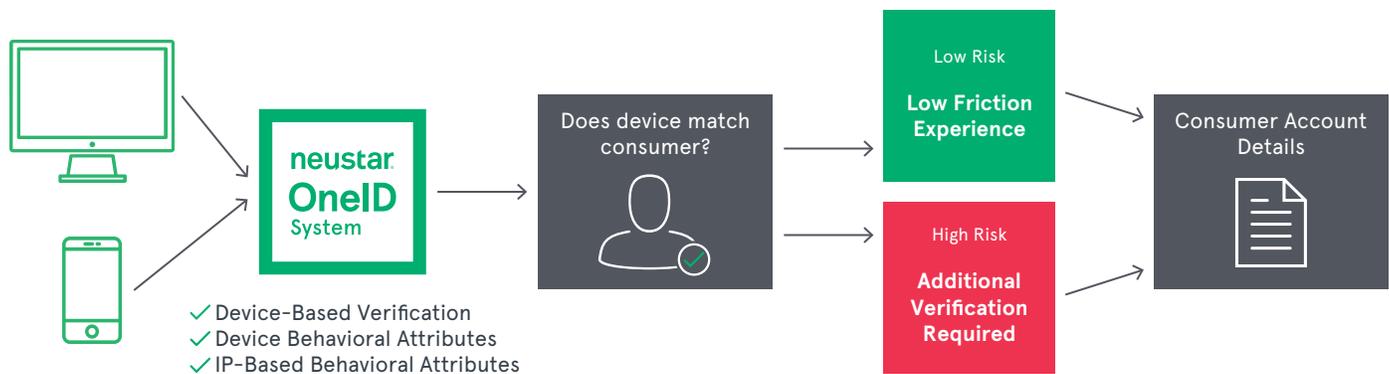
Using a host of online, offline, behavioral, and device-based elements—including IP, browsing, phone activity, and the connections between digital footprints and people or households—Neustar corroborates users' digital information against authoritative offline and online consumer data. The differentiated Neustar OneID® data indicates trustworthiness of the digital identity and substantially improves in-house decisioning engines, delivering an ROI of 144 percent and paying for itself in less than three months.²

¹ www.home.neustar/resources/whitepapers/total-economic-impact-of-fraud-and-authentication
² Ibid.

How Digital Identity Risk Works

- 1 Consumer navigates brand web properties with a digital device, such as a smartphone, computer, or tablet.
- 2 Neustar automatically analyzes the strength of linkages between the user's submitted PII, online data, behavior, and device-based observations using the Neustar OneID system.
- 3 Neustar gives you the intelligence you need either to flag the interaction for additional verification or let it proceed without delay.

AUTHENTICATING DIGITAL CHANNELS TO IMPROVE CUSTOMER EXPERIENCE



Why Neustar Digital Identity Risk?

- Industry-leading authenticated data sources for the highest possible levels of accuracy and quality
- “Unstealable” device-based data to thwart common fraud use cases and fast-track legitimate transactions
- Continuously corroborated online, offline, behavioral, and device data for a comprehensive view of consumer identity
- Authoritative IP decisioning data on 99.99% of routable IP addresses worldwide to mitigate fraud from proxies and VPNs globally
- Reduces digital identity fraud by 20 percent, delivers an ROI of 144 percent, and pays for itself in three months³
- All the top 10 U.S. banks and top 10 credit card issuers use Neustar TRUSTID solutions, as do hundreds of top brands across all verticals.

LEARN MORE

For more information, call **1-855-898-0036 x4**, email **risk@team.neustar**, or visit **www.risk.neustar**.

³ www.home.neustar/resources/whitepapers/total-economic-impact-of-fraud-and-authentication.