



Inbound Authentication

Block Out Fraudsters and Let Customers Through Faster

Authentication sets the tone for inbound callers' experiences with a contact center. Interrogate trustworthy customers before providing service, and you risk upsetting them. Mistakenly authenticate callers who are not rightful account holders, and you risk fraud and jeopardize the correct customers' lifetime value.

How do you provide the experience consumers expect without exposing yourself to sophisticated fraudsters?

INBOUND AUTHENTICATION BENEFITS

- Reduce agent KBA 80 percent**
 Eliminate 20 to 70 seconds of KBA challenge questions and save 45¢ to 90¢ per agent-handled call.
- Reduce IVR-to-agent transfers 10 percent**
 An easier authentication experience, combined with richer self-serve options, reduces "pounds outs" to live agents and drives an average \$5.50 savings per IVR-contained call.
- Reduce phone fraud 10 percent**
 Focus expensive fraud personnel on only the three to five percent 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 15 percent**
 Greet previously unknown callers with "How can we help you?" rather than "Who are you?" Reduce hold times. Resolve customer needs faster.



Not All Greens Are Created the Same

The two familiar approaches to phone-based authentication—deterministic and probabilistic—each promise value but bring significant limitations.

- Deterministic authentication models deliver ultimate accuracy on calls from unique, physical devices, but cannot be used on calls for other devices, resulting in fewer “greens” and a lower return on investment.
- Probabilistic risk assessment models cover most callers. However, their overreliance on analysis of call signaling data enables common vectors of call center fraud, such as spoofed and virtualized calls, unauthorized number reassignment, and use of questionable carriers. These vectors make up three to five percent of average inbound call volume and harbor most fraud risk.¹

Neustar Inbound Authentication delivers more frequent and reliable greens by adapting uniquely to the caller’s device, combining the coverage of probabilistic risk assessment with the accuracy of deterministic authentication. 95 percent of callers get streamlined service, more reasons to stay within the IVR, and faster resolution. The remaining callers get closer scrutiny to contain true positives for fraud—even on first-time attacks—and reduce future false positives.

Treat Each Inbound Caller by Their Trustworthiness

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

For the 75 percent of callers using mobile phones and residential cable and landlines, Neustar Inbound Authentication confirms that the calling phone is engaged in a call with the call center through a real-time deterministic inspection of the call and calling device. Callers using common vectors of call center fraud are never authenticated. Callers that pass inspection experience significantly fewer KBA questions and can be trusted with higher-value options within an IVR.

For another 20 percent of calls, a live inspection of the calling device is not possible. Instead, Neustar 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. The results allow for the stratification of caller treatment by trust level.

A small percentage of calls (three to five percent) 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, continuously improve detection rates and reduce false-positive rates over time.

Identify callers, even unknown ones, before they hear “Hello.”

If you can’t recognize your caller by the number, you can’t authenticate her. Customers often call from a number other than the one in their CRM record. Neustar Inbound Authentication instantly identifies unknown callers using the Neustar OneID® system, allowing you to match the consumer to your CRM and fill in incomplete records. When appropriate, containing more calls within the IVR not only improves the efficiency of your operations, but also frees live agents to interact with high-value or high-need consumers.

Neustar Inbound Authentication reduces fraud risk, improves customer experience, speeds call resolution, and reduces IVR-to-agent transfers.

Give the Best Possible Customer Experience

Treating inbound callers as potential threats increases fraud-fighting costs and degrades customer experience and operational efficiency. With Neustar Inbound Authentication, route authenticated callers into a Trusted Caller Flow™ for quick problem solving and give an appropriate level of scrutiny for everyone else.²

TYPICAL DISTRIBUTION	CALLER IDENTIFICATION + AUTHENTICATION	NEXT STEPS	ROI
75%	Identified in CRM or by Neustar Inbound Authentication Authenticated, highest trust	Route caller into the fastest flow with the most self-serve options	Reduce average handle time by 20 to 70 seconds Reduce IVR-to-agent transfers 10 percent Reduce phone fraud 10 percent ³
20%	Identified in CRM or by Neustar Inbound Authentication Not authenticated, moderate trust	Provide caller with a simple authentication challenge and faster service	Reduce average handle time by 10 to 30 seconds
5% ⁴	Not identified Not authenticated, low trust	Escalate authentication strategy or flag caller for fraud department	Reduce phone fraud 10 percent ⁵ Reduce false positives 10 percent ⁶

ABOUT TRANSUNION (NYSE: TRU)

TransUnion is a global information and insights company that makes trust possible in the modern economy. We do this by providing an actionable picture of each person so they can be reliably represented in the marketplace. As a result, businesses and consumers can transact with confidence and achieve great things. We call this Information for Good®. A leading presence in more than 30 countries across five continents, TransUnion provides solutions that help create economic opportunity, great experiences, and personal empowerment for hundreds of millions of people.

www.transunion.com

ABOUT NEUSTAR

Neustar, a TransUnion company, is a leader in identity resolution providing the data and technology that enable trusted connections between companies and people at the moments that matter most. Neustar offers industry-leading solutions in marketing, risk and communications that responsibly connect data on people, devices and locations, continuously corroborated through billions of transactions. Learn how your company can benefit from the power of trusted connections.

www.home.neustar

LEARN MORE

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

² <https://www.home.neustar/resources/whitepapers/contact-center-efficiency-the-trusted-caller-flow>

³ The Total Economic Impact™ of Neustar Fraud and Authentication Solution. Forrester. 2020.

⁴ Many non-authenticated callers are not fraudsters.

⁵ Forrester.

⁶ Forrester.