



# A Multi-Layered Approach to Help Combat Digital Fraud

Enhancing security through accurate identity verification



# Contents

Digital fraud landscape	3
Creating a clearer picture of identity	4
TransUnion identity, risk and trust solutions	5
Identity verification and activity history	6
TruValidate™ Trust Suite: A unified defence against fraud	7
Device risk intelligence	8
Document verification and facial biometrics	9
Multi-layered defence strategy	10

# Digital fraud landscape

## Ever-evolving threat

Fraud is a persistent and ever-evolving threat to businesses and consumers alike. As technology advances, so too does digital fraud – creating complex challenges for businesses across industries. There's a never-ending supply of compromised identity data threatening to overwhelm fraud detection systems – enabling bad actors to attack customer touchpoints with ease. Particularly at new account opening, this increases risk from synthetic, stolen and altered identities.

Additionally, consumer scams targeting authorised usage and account takeover fraud are putting existing customers and your brand at potential risk. To get ahead, you need a clear picture of identity – enabling greater protection from risky users while improving experiences for real customers.

## Limitations of traditional checks

Traditional verification methods widely used across UK industries rely on static data points and can be easily manipulated or fabricated by fraudsters. That's not to say identity verification isn't a valuable tool in the detection of fraud – but rather it's no longer enough to rely solely on this method of verification and fraud detection.

Fraudsters are increasingly using advanced methods like deepfakes and spoofing to bypass traditional defences, making fraudulent identities even more challenging to detect. To counter fraudsters bypassing these checks and bolster defences, organisations should consider shifting toward a dynamic, intelligence-driven approaches that leverage multiple datasets, creating more robust digital identities of consumers to validate against.



# Creating a clearer picture of identity

To strengthen fraud prevention, identity needs to be reframed as a dynamic journey with evolving data points rather than a static snapshot. Leveraging multi-layered identity intelligence enables businesses to create a clearer view of consumers' digital identities and also helps detect hidden risks and verify the authenticity of claimed identities.

Leveraging advanced techniques can help uncover digital threats, synthetic networks and shared attributes, improving fraud detection and reducing financial losses.

Improved identity views utilising previous search and data linkages within solutions like TransUnion Trust Suite is a powerful tool often underutilised by businesses. This additional layer of insight can be invaluable to fraud leaders as it helps them to spot patterns in behaviour outside the traditional use of name and address. Use of data linkages between identities and emails or phone numbers can help build a 'identity graph of trust' based on a longitudinal view of multiple, genuine interactions of an individual with businesses.

We've already helped businesses use these solutions to balance risk and trust by leveraging both positive and negative signals – enabling them to detect more instances of fraud without compromising customer experiences.



# TransUnion identity, risk and trust solutions combined can be used to identify hidden digital threats and synthetic risk at onboarding

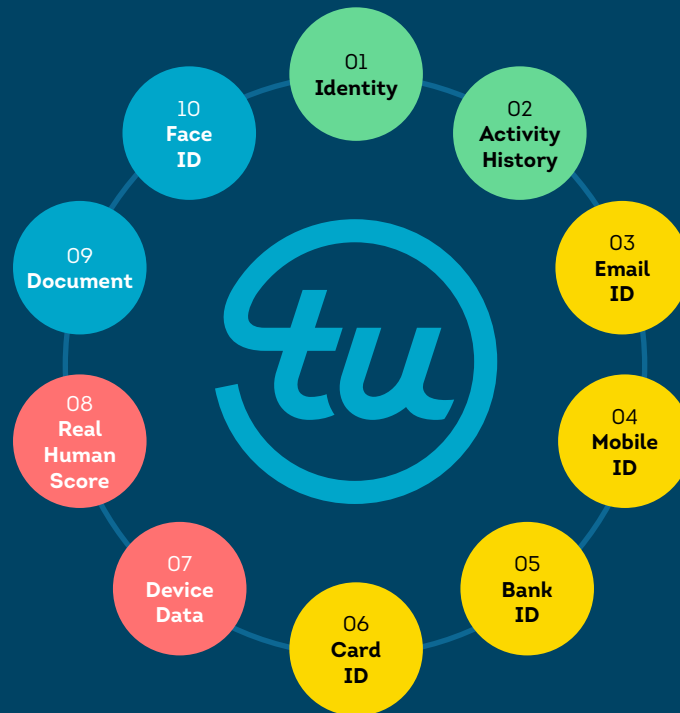
This combination provides businesses with a multi-layered fraud defence — while delivering robust evidence a claimed identity is genuine, has existed over time and belongs to the individual making the claim. These checks contain highly granular information that allows businesses to gain an informed view of how an identity has been formed, as well as explainability on how the identity has been verified.

## Document Verification and Facial Biometrics

Utilises the only NIST level 2 passive liveness certified provider to counter deepfake threats and confirm identity with one-to-many matching.

## Device Risk

Access the largest global consortia on device fingerprinting. Spot anomalies in velocity and location, and associations fraud alongside a real human score model.



## Identity Verification and Activity History

Pinpoint length at address and presence on electoral information combined with the numbers of SHARE records and activity over time.

## Trust Suite

TruValidate data provides a UK cross-sector view of Personally identifiable information (PII) searches by combining email, mobile, bank and card proprietary ID checks from 1.4B unique data points.

# Identity verification and activity history

## TruValidate™ Identity Verification: Building trust through data

Identity Verification and Activity History helps to ensure customer identities are genuine and trustworthy. It validates identity existence using robust data sources and historical records while providing source-level transparency to show which data contributed to the match. By analysing activity history across active credit lines, it detects anomalies and synthetic behaviours.

Periodic back-book screening helps uncover dormant synthetic accounts before they cause losses. These capabilities support friction-right journeys, enabling secure onboarding and authentication without compromising user experiences.

[Read More About Identity Verification](#)



# TruValidate™

## Trust Suite: A unified defence against fraud

The TruValidate Trust Suite delivers powerful indicators to enable trust as well as highlight compromised or fabricated identities. It analyses various attributes associated to a person's identity, such as email, mobile and bank account, to confirm whether these details are linked to the identity presenting them, as well as whether they are being used by other identities, using our extensive, cross-sector TruValidate enquiry data.

By supporting robust fraud prevention with friction-right experiences, the Trust Suite allows businesses to paint a clearer picture of an individual helping to enable trust and uncover hidden risks associated with their identity.

[Read More About TruValidate](#)

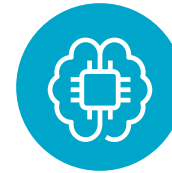


# Device risk intelligence

Device risk intelligence strengthens fraud prevention by analysing device behaviour and relationships. It tracks device-account connections using a global consortium to highlight where the device has been featured in fraud cases elsewhere. The solution's highly granular insights into the characteristics of the device, such as any anomalous features, any evasion tactics it might be using, or any location spoofing it might be attempting, can all be used to drive actionable, explainable decisions.

By supporting device-based authentication and assigning risk scores, it helps identify and mitigate potential fraud early in the customer journey. Seamless integration into native apps and web platforms better ensures enhanced security without compromising user experiences.

[Watch the Video](#)



# Document verification and facial biometrics

Liveness detection plays a critical role in preventing deepfakes by ensuring the biometric sample comes from a live person rather than a fake image or video. Matching the user's selfie to a trusted government issued identity document, verified through robust machine learning models, can further act as a strong anti-impersonation control, and provide assurance that the customer is who they say they are.

For high-risk scenarios, step-up authentication introduces an additional security layer, improving fraud prevention and overall identity verification. By integrating these biometric checks, organisations can significantly reduce fraud risk and enhance customer trust in the verification process.



[Watch the Video](#)



# Multi-Layered defence strategy

In today's digital world where fraud continues to evolve, traditional verification checks are not enough to keep pace with the fraud threats facing businesses. A multi-layered defence strategy that combines identity verification, biometrics and device intelligence better enables the early fraud detection required to address today's threats and reduce financial losses caused by fraud.

Beyond fraud prevention, this approach improves operational efficiency by streamlining processes, supporting regulatory requirements and helping create friction-right customer experiences. Layered defences also provide organisations with the agility and resilience needed to successfully counter evolving fraud threats. Effective digital fraud protection relies on obtaining a clear and accurate picture of customer identity to prevent digital threats.

TruValidate empowers businesses to detect fraud early, minimise losses and build trust with genuine customers. By adopting advanced identity and trust solutions, organisations can stay ahead of fraudsters and secure their digital channels.





We make trust possible by helping businesses and consumers interact with confidence.

Our TruValidate solutions encompass identity and device insights that empower organisations to securely engage consumers at each stage of their journeys, helping improve conversions, reduce fraud losses and deliver enhanced, friction-right user experiences.

For more information on how we can help enhance your fraud prevention strategies, get in touch:

## Learn More

 [transunion.co.uk/truvalidate](https://transunion.co.uk/truvalidate)

 [@transunion](https://www.linkedin.com/company/transunion)

