

## OVERVIEW

# Insights that make trust possible between business and consumers



## Uniting personal and digital identities into one data identity



### Establish identity

Expose fraud risk and establish trust by verifying consumer identities against a broad set of proprietary data, personal data, device identifiers and online behaviours - all stewarded with care.



### Authenticate consumers

Secure the consumer journey with modern authentication solutions designed to recognise and help protect genuine users without compromising the consumer experience.



### Prevent fraud

Leverage precise identity and digital data insights to detect potentially fraudulent behaviours, assess the risk of digital transactions, and stop fraud in its tracks.

TruValidate delivers an accurate and comprehensive view of each consumer by linking proprietary data, personal data, device identifiers and online behaviours.

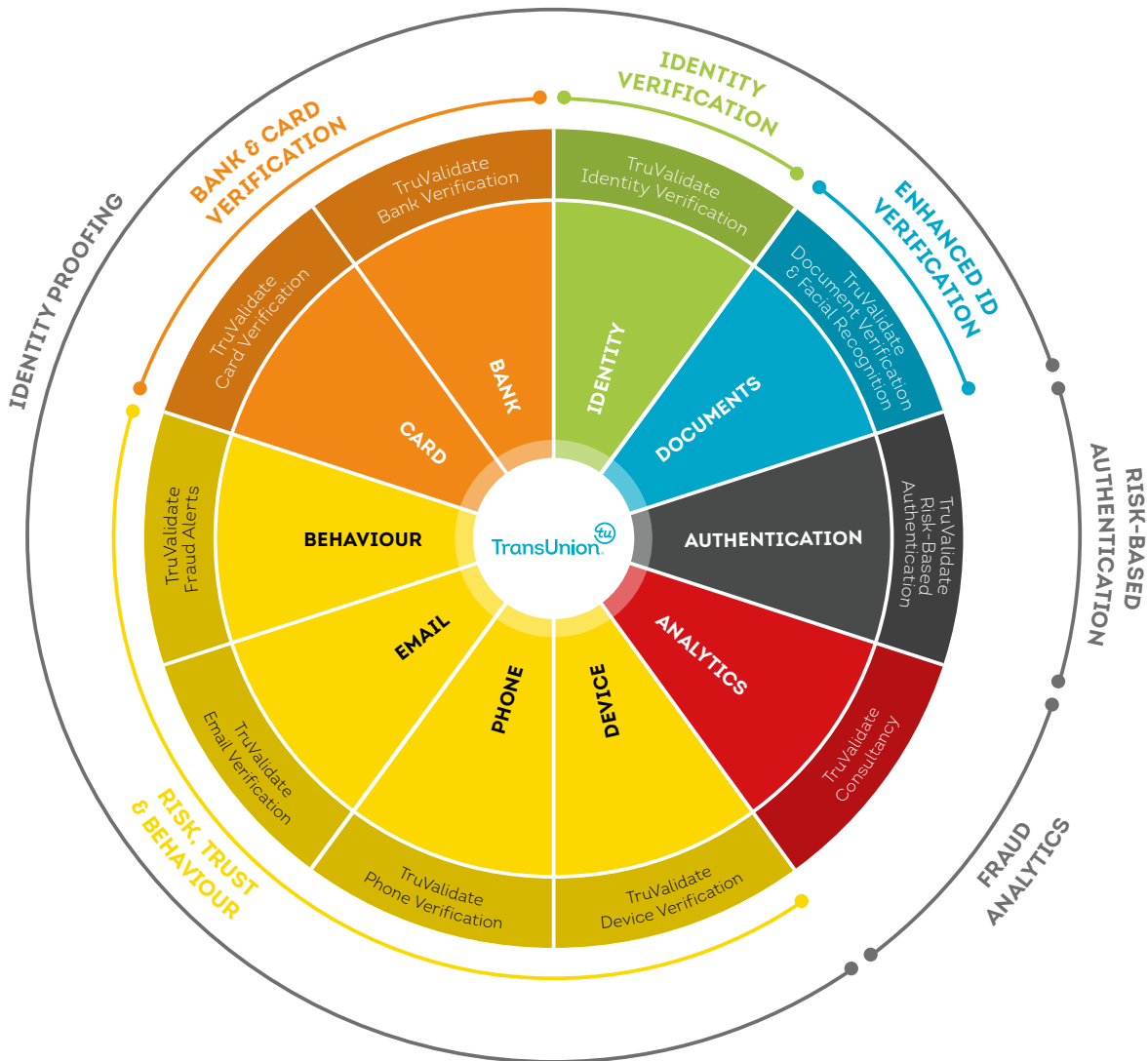
Our advanced insights and global network of reported fraud helps businesses discover anomalies, assess risk and confidently identify genuine consumers. This allows you to protect your business and focus on offering effective, personalised and friction-right experiences.

## Helping businesses confidently engage with consumers in a digital world

- **A more precise view of consumer data identity**  
Advanced analytics combine with robust datasets to produce a reliable, dynamic view of a consumer's personal and digital identity.
- **Deliver friction-right consumer journeys**  
Consumers want an easy, seamless experience, with the right amount of friction to give them confidence their transaction is secure and private.
- **Flexible integration into one platform**  
Pool your fraud and identity solutions into an orchestration platform built to streamline integration, supply actionable insights and elicit meaningful ROI.
- **Continuous risk assessment**  
It used to be enough to undertake verification via static data attributes, but today it's imperative to employ an integrated, continuous process where any interaction is examined for potential risk and fraud.

## Many leading businesses trust TruValidate to deliver value across four key areas:

- **Customer experience:**  
Reduce abandonment rates and improve retention by managing friction during the online experience.
- **Operational efficiency:**  
Lower referral rates and operating costs without compromising your customer experience or risk management.
- **Regulatory compliance:**  
Help protect against financial risk of fines and lost business as a result of regulatory scrutiny or negative impacts on reputation.
- **Fraud prevention:**  
Improve fraud detection and bottom line performance while lowering fraud losses through robust impersonation checks.



## Work smarter and faster with TruValidate

TruValidate helps reduce fraud and increase customer acceptance rates while delivering a friction-right onboarding experience. Capturing and validating consumer identities — along with simultaneous checks of payment card or bank account details — helps ensure links to real owners.

Offering highly flexible configuration options, our solution can be deployed across the customer lifecycle, giving you confidence when verifying genuine customers.

# TruValidate™

## TruValidate Identity Proofing

Streamline identity verification for a better customer experience.

### TruValidate Identity Verification

Verifies consumer-provided data across global online and offline datasets - thereby helping businesses better understand consumers, make more informed decisions, enhance trust and help deliver operational efficiencies. Configure verification services to your needs to confirm identity, strengthen compliance and support growth into new markets.

### TruValidate Enhanced ID Verification

Confidently identify users via ID photo and facial recognition match and document authentication in real time to stop fraud in its tracks and enhance customer trust.

### TruValidate Bank & Card Verification

Validate payment details in real time to better prevent fraud and help enable seamless transactions. Reduce operational costs and payment fraud losses while enhancing the customer experience by improving straight-through processing of genuine customers.

### Risk, Trust & Behaviour

Harness the power of multiple, digital and device data attributes to establish confidence in presented identities across device, phone, email and behaviour — and help configure advanced fraud controls to improve both customer experience and operational efficiencies.

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## TruValidate Risk-Based Authentication

Authenticate consumers with ease. Secure each point of the consumer journey with tailored solutions appropriate for each transaction's risk level. Easily recognise genuine customers and provide smooth authentication experiences to enhance operational efficiency while shutting out fraudsters.

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## Fraud Analytics

Quickly identify suspicious activity and stop fraud before it happens.

TransUnion's Fraud Analytics solutions are designed to combat fraud with early detection and prevention. By quickly identifying suspicious users, devices and transactions, businesses can be more confident across the entire customer transaction lifecycle.

Our Fraud & ID Consultants ensure our products are deployed optimally, helping your efforts to adhere to regulatory requirements, enhance customer experience, improve operational efficiencies and reduce fraud losses.

Your people need the freedom to focus on your business. Our consultants provide products and data expertise, working with you to understand and overcome your challenges.

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**Want to know more** about how TruValidate can help reduce fraud and boost customer acceptance rates while delivering a friction-right onboarding customer experience?

Get in touch by calling **0113 868 2600** or visit: **[transunion.co.uk/truvalidate](https://transunion.co.uk/truvalidate)**