

DeviceRisk

Harness a devices  
history to stop  
cybercrime



## When people want to talk to their bank, council, car loan company etc. they increasingly turn to digital channels as their preferred method.

Consumers are attracted to using the web, mobile and apps when interacting with businesses and public service providers because of the convenience it gives them.

This change in consumer behaviour benefits organisations as they can save costs during enrolment and attract new demographics of customer. However, for businesses these benefits are offset by a potential increase in the risk of fraud and cybercrime.

To counter this threat we've developed DeviceRisk, which is delivered as part of Callvalidate, Callcredit's comprehensive of Fraud and ID solution.

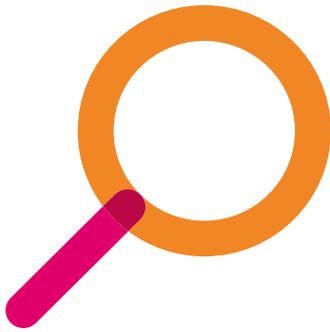
DeviceRisk empowers you to pinpoint and reduce fraud more accurately by discovering information on smartphones, tablets, laptops and desktops. These devices reveal additional and valuable hidden risk information to complement

identity, anti-money laundering and verification assessments.

DeviceRisk harnesses this information to accurately and successfully identify risks when smartphones, tablets, laptops and desktops are used for services like opening an account, deposits or for withdrawing funds. Using a 'traffic light' system it will help you allow, deny, or flag an application, claim or transaction and then review it based on your own risk strategy. All in real-time.

A further blanket of security is that when a device first makes contact with the service, DeviceRisk will quickly tell you its history and whether it's been involved in any other fraudulent or suspicious activity in the past.





DeviceRisk is smart. It spots obstacles fraudsters may try to put place in an attempt to avoid detection.

Our tool can tell you:

- Has this device been used for other recent applications?
- Do the location and language settings of the device match the claimed location?
- Is there a block in place to conceal the device identification?
- Is there a proxy on the device to hide the real IP address?
- Does the device time zone match the claimed location?

Device characteristics, especially in combination, can highlight increased fraud risk. For example, a discrepancy between geolocation and time zone, or a proxy IP address with language mismatch uncovers fraud risk other enrolment checks may not.

**DeviceRisk works for any internet enabled device including PC, tablet, laptop, smartphone and Smart TV.**

**It can be delivered as part of our ID verification, payment and Anti-Money Laundering range to offer you a total, all-round solution.**

# Isn't it time you spoke to our team to find out more about DeviceRisk?

Call +44(0) 113 220 1616

Email [contact@callcreditgroup.com](mailto:contact@callcreditgroup.com)

Or visit [callcredit.co.uk](http://callcredit.co.uk)

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