

# TruValidate Email & Phone Verification



Enhance fraud risk assessments with emails and phone numbers



### Assess risk

Utilise a broad range of characteristics related to each contact detail — and associated machine learning risk scores — to determine a customer's overall fraud risk profile.



### Link identities

Establish whether the email and phone number are linked to the identity presented on the application, or if they're linked to different identities altogether.



### Enhance decisioning

Combine risk and trust attributes associated with email addresses and phone numbers to make more accurate decisions.

TruValidate Email & Phone Verification helps refine your ability to recognise potential fraud while expediting transactions and the acquisition of valuable new customers.

### Enhanced ability to identify fraudulent transactions

#### → Access an expansive network of emails and phone numbers

Strengthen your ability to identify impersonation fraud by pinpointing associations between email addresses and/or phone numbers, and reduce the need for additional validation information.

#### → Protect critical transaction points

Receive added insight at critical transaction points, including account origination, checkout and account management changes.

#### → Customise risk tolerance

Tailor your risk tolerance for certain behaviours related to email and aggregated risk scores for phone numbers.

#### → Additional context from IP addresses

Gain a more complete picture of a transaction and where it originates from, including use of TOR/proxies, true location and connection type.

#### → Enhance critical transaction points

Protect against fraud and abuse through a combination of advanced device identification (with Device Risk), shared device reputation and real-time risk evaluation for a more complete picture of each transaction.

# TruValidate™

## How Email & Phone Verification works

### Identify key risk indicators with TruValidate Email Verification

Validate email addresses captured through the customer lifecycle and receive risk scores based on any suspicious behaviour they're linked to. When an email address is submitted with a transaction, we examine several key characteristics:

- **Validity**  
Assess whether an email address is valid and active.
- **Longevity**  
Measure the time since our system first encountered this email address.
- **Velocity**  
Assess how frequently the email appears on sites it visits with a six-month look back.
- **Popularity**  
Twelve-month analysis of usage on high, medium or low number of sites.
- **Tumbling**  
Normalise email address to detect email tumbling schemes using special characters (e.g., myname+1@gmail.com, myname+2@gmail.com).

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### Aggregate phone number and risk scores with TruValidate Phone Verification

Accurate trust and risk indicators combine real-time network data with a wide range of additional factors via a single, instant check. This gives you the transparency your business needs to make informed and commercially-viable decisions. The potential red flags associated with a phone number will return an aggregated risk score from 0–100 based on several behaviours and characteristics:

- **Reputation**  
Leverage a consortium of phone number risks to identify any history of suspicious network activity.
- **Velocity**  
Identify unusual traffic patterns, such as number frequency across a network, recent SIM swap activity or call forwarding — all indicators of potential fraud.
- **Traffic pattern**  
Recognise behaviour anomalies like frequent activity from various geographic locations and receive alerts for active call diverts (Call Forward Detection).
- **Phone number attributes**  
Evaluate phone data, including phone type, telecom carrier, SMS capability, potential fraud.
- **True location**  
Pinpoint country, city or state or geo-location, depending on your needs.
- **Ownership**  
Confirm ownership on a phone number by cross-checking input name, address, date of birth and mobile number against the MNO CRM database — with a match flag for each input data element.

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### Benefits

- **Improved fraud detection capability**  
Advanced digital data and device attributes help you identify and prevent fraudulent activity that might otherwise be missed through traditional identity and verification (ID and V) controls. Robust fraud checks mean fewer fraud losses and a healthier bottom line.
- **Greater operational efficiency**  
Minimise operational costs by building trust, identifying risk — without manual referral or intervention — and spotting digital data anomalies which may be missed by traditional ID and V controls.
- **Superior customer experience**  
Non-intrusive datapoints are gathered in application with no disruption for genuine customers.

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**Want to know more** about how you can use email and phone attributes to both strengthen your fraud defences and your operational efficiency?

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