TruValidate™

RISK-BASED AUTHENTICATION

Device-Based Authentication

Easily authenticate trusted users

Provide a transparent device authenticator

Recognise and use consumers' devices as a primary authentication factor or dependable second factor when combined with ID and password.

Prevent account takeover

Gain powerful device insights to assess risk factors indicative of account takeover (ATO) and tailor step-up measures based on risk.

Combine context and risk insights

Automatically authenticate lowest risk requests and add step-up authentication for higher risk requests.

TransUnion's TruValidate Device-Based Authentication helps protect your businesses from risk without eroding the customer experience. A consumer's device is leveraged to provide a strong, transparent, risk-aware layer of authentication that won't slow down trusted customers.

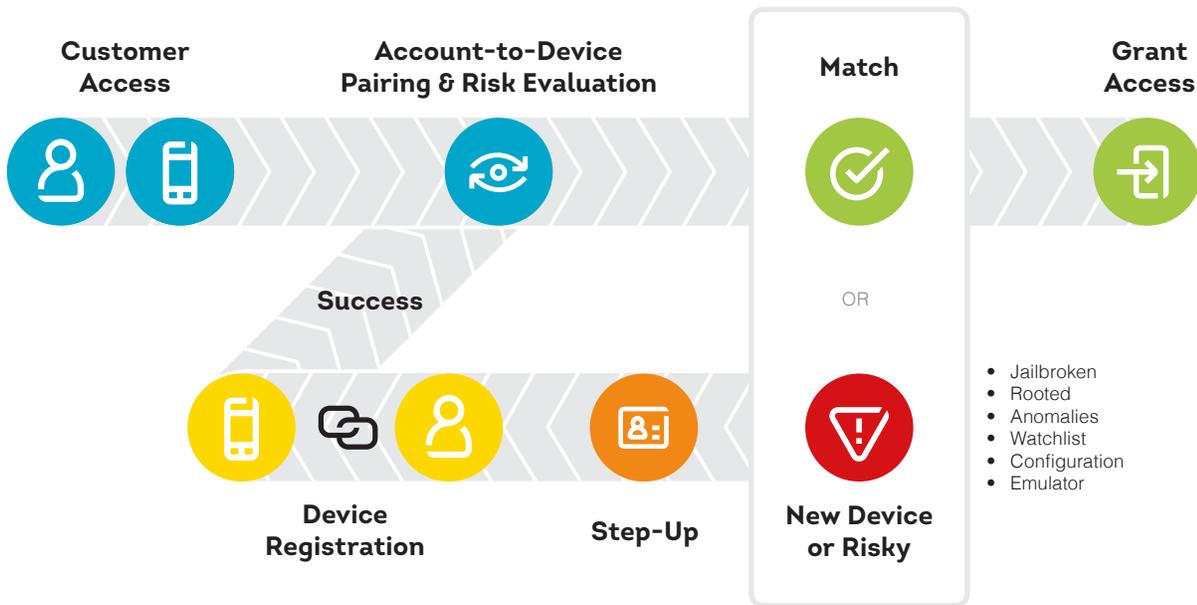## Great consumer experiences and added security

Shield genuine consumers from fraud with smart, reliable security — balanced with a friction-right user experience.

→ **Register good devices**
   Affirm user identity by matching device fingerprints against good devices paired with the consumer's account.

→ **Establish device change tolerance**
   Account for expected device updates to minimise false authentication denials and create acceptable risk boundaries.

→ **Detect evasion attempts**
   Proxy piercing detects proxy servers while leveraging advanced techniques to unmask TOR networks, mobile VMs, emulators and other anonymising activity.

→ **Authenticate without passwords**
   Enable the user's device as the primary factor of authentication.

Visit: **transunion.co.uk/truvalidate**

TransUnion®

TruValidate™

How Device-Based Authentication works

Protect your business and customers from online fraud

Device attributes — such as geolocation, true IP address, and risk scores from our global device intelligence network — combine with a powerful rules engine for insight on access requests and step-up authentication processes.

Customer Access → **Account-to-Device Pairing & Risk Evaluation** → **Success** → **Match** (OR) **New Device or Risky** → **Grant Access**

Device Registration — **Step-Up**

- Jailbroken
- Rooted
- Anomalies
- Watchlist
- Configuration
- Emulator

Identify potential fraud without impacting good customers

Gain valuable insights that allow you to assess risk factors indicative of ATO attacks — including device anomalies, spoofing and evasion — while providing a friction-right customer experience.

→ **Authenticate anything; automate everything**
First, identify and authenticate all device types (phones, PCs, laptops, tablets), regardless of the platform, OS, brand, browser or mobile apps. Then, use our powerful rules engine and risk policies to determine exactly how to respond to specific threats, and detect anomalies or trusted customers.

→ **Compatible with existing authentication**
Simply layer on top of your existing authentication service to transform a single-factor authentication system into an advanced, two-factor solution that enhances authentication protocols while improving the customer experience.

Want to know more about how device based authentication can strengthen your fraud strategy whilst enhancing your CX?

Get in touch by calling **0113 868 2600** or visit: **transunion.co.uk/truvalidate**

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