

Global Fraud & Identity Proofing Solutions



These powerful solutions help you:



Reduce costs

With less manual intervention, streamlined electronic verification and enhanced fraud detection rates, you can cut operating costs and focus more on your core business.



Increase revenue

Enjoy improved first-time acceptance rates, reduced customer abandonment and better top-line revenue.



Work smarter

By automating processes, fraud agents can function faster and more efficiently, and review only those cases that need extra attention.



Support compliance efforts

Leverage robust data insights to support your efforts to comply with market regulations.

Feel confident acquiring customers in new markets

To safely and successfully enter worldwide markets, you need effective global identity proofing solutions.

Make a great first impression by confidently and quickly onboarding international customers with robust solutions. Our suite of products enables you to electronically verify identities seamlessly and efficiently.

Helping businesses confidently engage with consumers in a digital world.

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 good consumers.

→ Identity Proofing

Verify consumer data identities with confidence. Confirm user identities against robust, global datasets to expose fraud risks.

→ Risk-Based Authentication

Validate consumers with ease. Secure each point of the consumer journey with customised solutions appropriate for the risk level of each transaction.

→ Fraud Analytics

Stop fraud before it happens. Proactively identify risky transactions and fraudulent devices in real time while reducing operational expenses.

Our flexible solution set can be combined to best suit your unique needs and give you the clearest picture of potential risk in real time.

Product	What it does	What that means for you
International ID Verification	<ul style="list-style-type: none"> → Verifies global IDs → Verifies telephone numbers and ID document numbers or Social Security numbers for certain countries 	<ul style="list-style-type: none"> → Real-time identity check at point of application or transaction → Match rates of up to 92% → Lower cost compared to traditional identity checks
Document Verification & Facial Recognition	<ul style="list-style-type: none"> → Validates the authenticity of ID documents from across the globe instantly → Fits seamlessly into your customer's journey → Improves data-based authentication → Verifies liveness and likeness using facial biometrics 	<ul style="list-style-type: none"> → A smooth, high-quality experience for your genuine customers → Customers' ID verified quickly and efficiently → Reduced time and cost compared to long, manual verification processes → Combats impersonation fraud and highlights documents tampering
International PEPs & Sanctions	<ul style="list-style-type: none"> → International PEPs and sanctions screening → Real-time checks → Interrogates the eChip of Government issued Identity Documents (GIID) → Verifies user liveness and Likeness using facial biometrics 	<ul style="list-style-type: none"> → Help in KYC and AML compliance → Support in ongoing monitoring of customer identity
Device Risk	<ul style="list-style-type: none"> → Automatically accesses device data → Profiles the risk presented by the device → Checks a device's reputation against a global database → Offers adaptable business rules 	<ul style="list-style-type: none"> → A better picture of risk and trust → Assesses fraud trust → Protects your business by highlighting the highest risk consumers whilst enabling straight through processing for those who present the lowest risk.
Mobile Risk	<ul style="list-style-type: none"> → Pinpoints risk by profiling mobile device based on their phone number → Flexible service with three levels of protection: <ul style="list-style-type: none"> - Carrier and contract type - Subscriber device and roaming status - Score and risk level 	<ul style="list-style-type: none"> → A better picture of risk and trust → Assesses fraud trust → Protects your business by highlighting the highest risk consumers whilst enabling straight through processing for those who present the lowest risk.
Email Risk	<ul style="list-style-type: none"> → Checks if an email account is live → Validates the mail server linked to it is active → Rates historical email usage as 'good' and 'bad' → Uses intelligence sourced from the 'dark web' → Looks at the social network footprint of the email address to see if it qualifies as 'normal behaviour' 	<ul style="list-style-type: none"> → A better picture of risk and trust → Assesses fraud trust → Protects your business by highlighting the highest risk consumers whilst enabling straight through processing for those who present the lowest risk.

Establish trust with genuine customers while pinpointing the potential risk of others.

For you to provide the best experience, your customers want to:

- Provide as little personal information as possible
- Get immediate sign-up and approval
- Start using your services easily – without hitches or hurdles
- Use multiple channels on their own terms – starting their journey on one device and picking up where they left off on another
- Resolve any issues instantly
- Know their personal data is secure
- Trust you to steward their data with care

So, as a business, you need to:

- Increase acceptance rates
- Reduce customer drop-off
- Improve fraud detection and prevention
- Lower operational and manual overheads
- Comply with all regulations
- Decrease complexity and barriers for customers
- Set limits and make rules which match your business risks
- Give your agents only the cases that require attention
- Meet all fraud and identity proofing needs in the simplest, most efficient way

Which is why we'll help you:

- Verify IDs globally
- Identify International PEPs and sanctions
- Access robust datasets (including utility and telecoms, government records, citizen, consumer and credit)
- Scan and validate documents
- Identify the risks associated with devices
- Bolster anti-impersonation controls
- Combine digital data attributes, including mobile phone and email, to highlight risk
- Get a clearer picture of risk by combining digital information with identity attributes
- Configure and customise solutions which fit your business' unique requirements
- Choose the right scoring criteria
- Ensure AML and KYC compliance
- Manage your domestic and international fraud and ID verification through one trusted supplier
- Replace manual processes with more efficient electronic verification
- Show transparency and auditable records for customer onboarding

Want to know more about how you can use global fraud and identity solutions to strengthen your fraud defences and deliver operational efficiencies?

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