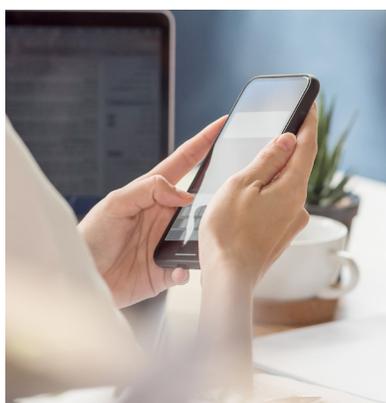
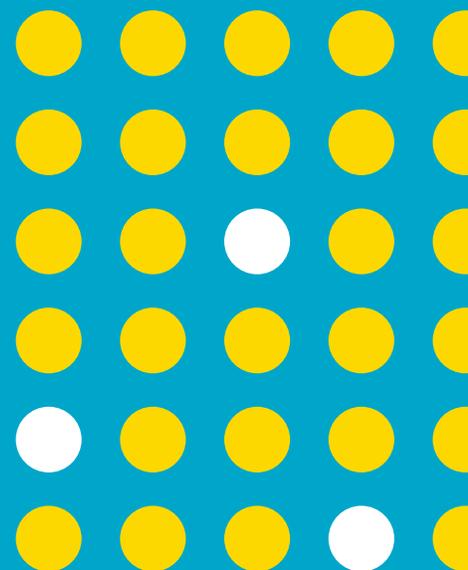


Insight Guide

Adding Risk and Reputation to Your Authentication Process



Leveraging Device Risk to Balance Security and Usability

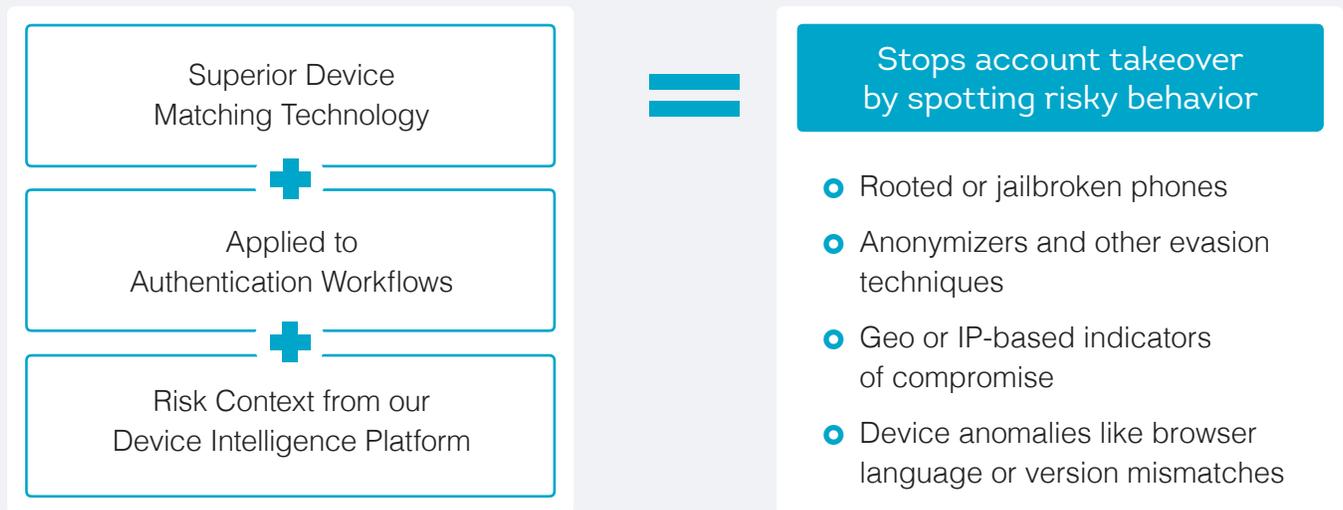
Good security habits die hard. Despite the fact that device recognition has made significant advances – with hundreds of attributes merging to create a dynamic, nearly irrefutable digital fingerprint – there are often questions about the implications of transparent authentication methods to the end user.

- Does device-based authentication account for known risks and anomalies?
- Can it defend against device spoofing?
- Can it be seamlessly augmented, as needed, by traditional methods such as KBA and OTP?

IDVision with iovation Device-Based Authentication is a transparent, two-factor authentication solution that simultaneously checks against a broad spectrum of risk indicators in real time, while scrutinizing the reputation details of billions of known devices.

Device-Based Authentication allows product and security teams to offer customers stronger security and a vastly improved online experience. This includes checking to see if the device is explicitly authorized to access an account, tapping into IDVision with iovation’s Global Device Intelligence Platform to check for fraud history, uncovering any suspicious transaction behavior and evaluating related devices and accounts.

By applying Device-Based Authentication to workflows, these inevitable risks can be assessed in real time to prevent account takeover attacks.



Integrating Risk Elements

By using data elements mined from a variety of risk sources, online businesses can instantly slow down, stop or reroute an automated authentication event, increasing overall usability without increasing risk.

- Slow Down = Step Up
- Stop = Deny
- Reroute = Fraud Team



Using a Device Risk Check

Knowing if and when a device previously deemed as “good” has been subsequently used for fraud, or has been associated with other accounts or devices that present high risk is a critical component of assessing risk.

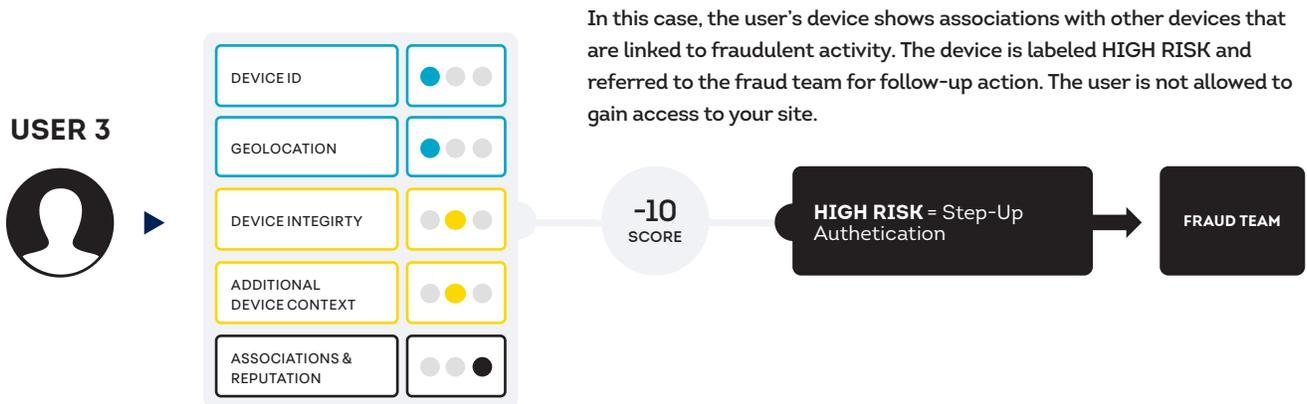
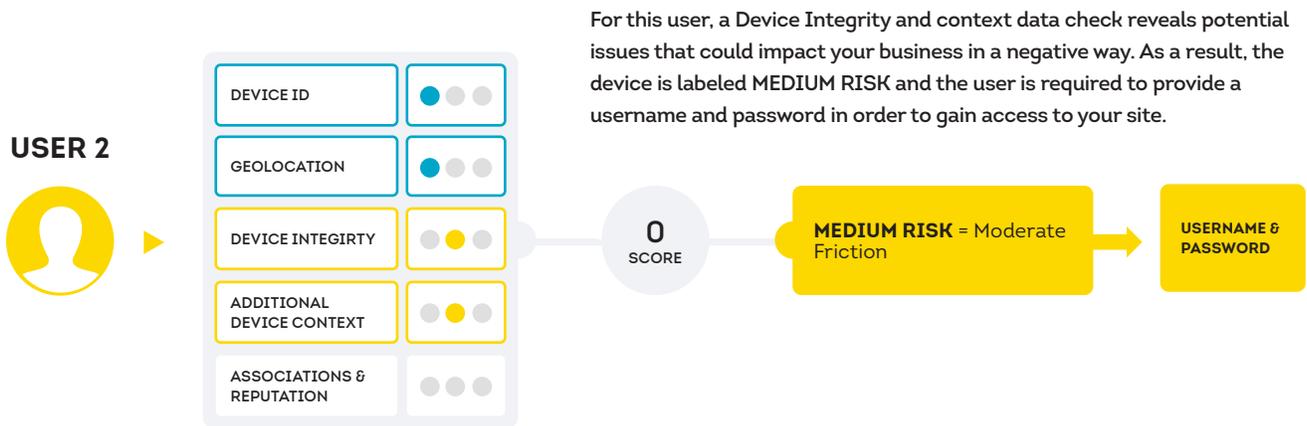
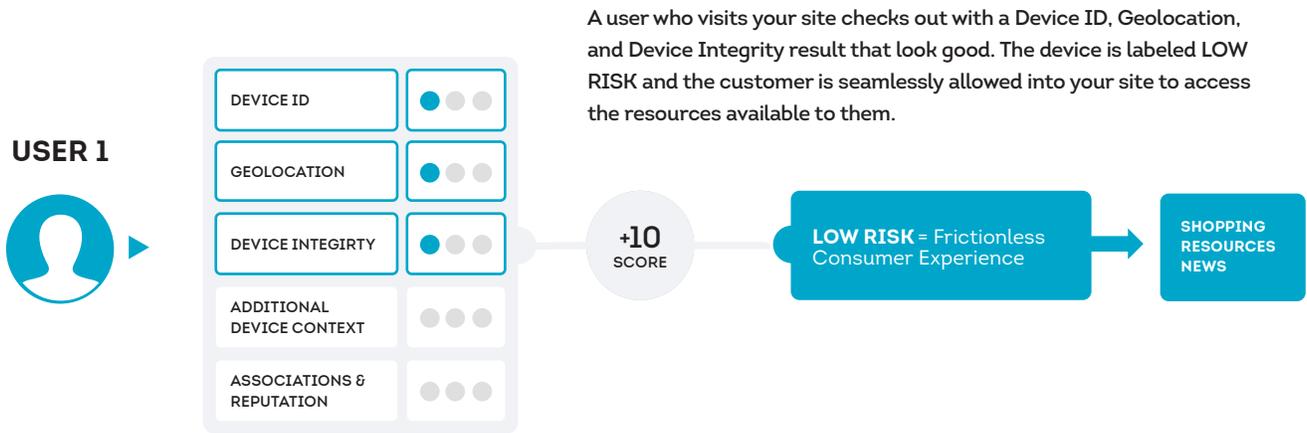
IDVision with iovation’s Device-Based Authentication service can instantly check the risk of a device at registration or other key points in the consumer’s online journey. This check compares the current fingerprint of the consumer’s device to IDVision with iovation’s global consortium of more than 7 billion devices. If the device in question is associated with risky activity or suspected fraud - directly or indirectly, a step-up authentication or fraud alert can be easily triggered.

A risk check builds a blackbox, IDVision with iovation’s proprietary encrypted information set, which returns any accounts that have been flagged by other IDVision with iovation subscribers around the world as being linked to:

- Chargebacks
- Identity theft
- Account takeovers
- Online scams
- Loan Default
- Collusion
- Phishing
- 46 types of fraud

Risk Check Workflow

Following is an example of how businesses can evaluate the riskiness of a device, and take specific actions based on the result of the device authentication event, increasing overall usability without increasing risk.



Get in Touch

Find out more about our authentication and fraud prevention solutions. Contact us for a demo or visit iovation.com

About TransUnion Global Fraud & Identity Solutions

TransUnion is a global information and insights company that makes trust possible in the modern economy. We do this by providing a comprehensive picture of each person so they can be reliably and safely represented in the marketplace. As a result, businesses and consumers can transact with confidence and achieve great things. We call this Information for Good.®

TransUnion Global Fraud & Identity Solutions unite both consumer and device identities to detect threats across markets while ensuring friction-right user experiences. The solutions, all part of the IDVision with iovation suite, fuse traditional data science with machine learning to provide businesses unique insights about consumer transactions, safeguarding tens of millions of transactions each day.



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