

# Email and Phone Verification

Identify Risky Email and Phone Numbers for Your Customer Transactions

Fraud tactics continue to evolve in complexity and frequency, resulting in billions of dollars in fraud-related costs to businesses around the world.

**Fraud teams face the nearly impossible task of keeping out bad actors without sacrificing the positive experience for good customers. More than ever, fraud teams must share knowledge from their peers and industry resources to identify potential fraud.**

Now you can leverage the emails and phone numbers provided by customers to identify risk with iovation's fully integrated fraud prevention platform. Email and phone verification risk insights expand the capabilities of FraudForce's market-leading device-based reputation platform and enhance your ability to identify fraudulent transactions. Centralize your fraud detection program into a single platform with access to the largest device-based reputation network, a comprehensive global IP listing, and one of the largest email and phone number intelligence networks.

## Keeping Out the Bad While Protecting the Good

A new email address is a key indicator of fraud. In fact, 32% of new email addresses are used for fraudulent transactions. We can positively identify 96.5% of all emails submitted to our system, giving your team insight to potential risk on any transactions even if they're coming from a new account or device.

Integrated with FraudForce, our robust device-based fraud detection and prevention solution, email and phone verification helps you refine your ability to recognize fraud while expediting the acquisition of valuable new customer accounts. And all of this is done with one vendor and one API.

Identify the risk associated with the email or phone number that your customer provided to add an extra layer of insight at critical points:



**Account origination:** Assess the risk of submitted email and phone fields at the time of account creation. Synthetic identity theft fraud will often use a new email.



**Account management:** Check changes to existing phone or email details on an account. Prevent account takeover attacks that target changing these key contact fields.



**Checkout:** Evaluate the risk of an email and/or phone number at the time of checkout, especially on guest purchases. Shipping and payment fraud attacks will commonly use new email addresses and burner phone numbers.

**32%**

of new email addresses are used in fraudulent transactions<sup>1</sup>

**2%**

of good transactions use new email addresses

**96.5%**

of all emails submitted can be positively identified in our system<sup>2</sup>

<sup>1</sup> New email address includes any email that our system has not seen before.

<sup>2</sup> Based on transactions seen on our network.

## How Does it Work?

When you submit a transaction to iovation for device reputation verification, you can also submit an email address or phone number.

## Email Verification

When an email address is submitted with a transaction, we examine several key characteristics:

Email Characteristics	Results
 <p><b>Validity.</b> Determine if this email address and domain are valid and active.</p>	<p>True / False</p>
 <p><b>Age.</b> Measure the time since our system first encountered this email.</p>	<p>Measurement of time (days)</p>
 <p><b>Activity.</b> Assess how frequently the email appears on sites that it visits with a 6 month look back.</p>	<p>High / Medium / Low Risk</p>
 <p><b>Popularity.</b> 12 month analysis on high, medium or low number of sites.</p>	<p>High / Medium / Low Risk</p>



Email normalization keeps fraudsters from hiding unusual behavior by using special characters in their emails. For example, if a fraudster attempts to avoid detection by using `myname+hello@gmail.com` or `myname+1@gmail.com`, the normalized email will come back as `myname@gmail.com`.

## Phone Risk Factors

The potential red flags associated with the phone number will return an aggregated risk score based on several behaviors and characteristics.

### Phone Characteristics

### Results



**Reputation.** Determines if this phone number has been associated with fraud in the past.



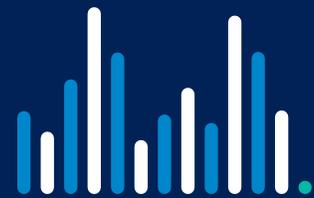
**Velocity.** Identifies any unusual traffic patterns with this phone number across the entire network.



**Phone Number Attributes.** Evaluates phone data including phone type, carrier, registration, and SMS capability.



**Traffic Pattern.** Recognizes anomalous behavior patterns, e.g., a passcode request received in five different languages from the same number in the same week, which may be a sign that a phone is being shared.



**Aggregated Risk Score**  
(0 - 100) based on  
characteristics gathered

## Key Features

- Identify risk associated with an email or phone number with access to an expansive live network of emails and phone numbers.
- Access additional business rules in FraudForce to enhance your risk identification at critical transaction points, such as suspicious velocities.
- Customize and adjust your risk tolerance for certain behaviors related to email and the aggregated risk score for a phone number.
- Whitelist or blacklist phone numbers, email addresses, or email domains with FraudForce watchlist rules.
- Centralize your fraud prevention and enhance your fraud detection while minimizing friction for your good customers.

## Key Advantages

- ✓ **Deeper Insights:** Link email and phone behavior to devices for enhanced fraud detection at critical points, such as account origination, account management or guest checkout.
- ✓ **Centralized Fraud Detection:** Your unified fraud detection platform combines insights from the largest global device network, the largest global digital network, and one of the largest email and phone networks. Streamline your processes and improve insights with one vendor and one API.
- ✓ **Actionable Data:** Create and customize business rules in your fully integrated FraudForce platform to determine how your organization will respond to risk factors associated with email and phone numbers.

<sup>3</sup> Currently only available for US customers

Find out more at [iovation.com](https://www.iovation.com) or (503) 224-6010.