iovation
A TransUnion® Company

Product Sheet

SureScore
Trust Indicator

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SureScore, our powerful machine learning platform, monitors transactions and activity patterns that predict fraudulent behavior. Our models analyze hundreds of device attributes and are trained on millions of confirmed fraud reports to deliver a single risk score.

Fraudsters relentlessly evolve their tactics, making it challenging for fraud prevention teams to find ways to spot and detect new fraud patterns. Additionally, with fraudsters working across multiple industries, these subtle trends are often only evident at a macro level.

As these fraud schemes proliferate nefarious deeds, aggressive online fraud prevention efforts are imposed, often leaving a negative impact on the user experience for good customers. In today's highly competitive market, a poor online experience can drive good customers to the competition, hurt revenue growth and decrease market share.

iovation's SureScore machine learning solution is a natural complement to human intelligence. Trained on millions of fraud reports submitted by fraud experts, these algorithms analyze billions of transactions to uncover unique and subtle patterns in the data. This happens in real-time, refining the detection of global risk trends and identifying attributes of trustworthy customers. With SureScore, your team can reduce review queues, minimize friction and expedite incentives for trustworthy customers.

Trained on 70 million detailed fraud and abuse reports confirmed by our network of 4,900 active fraud analysts, SureScore combines the best of machine learning and static rules.

Reduce Fraud Losses

Catch more fraud without causing friction for good customers with real-time machine learning algorithms that analyze global fraud and risk insight. SureScore complements the rules-based system with a powerful machine learning platform that is trained on billions of transactions and millions of confirmed fraud reports. SureScore monitors transactions and activity patterns that predict fraudulent behavior, to expedite low risk transactions and prioritize reviews.
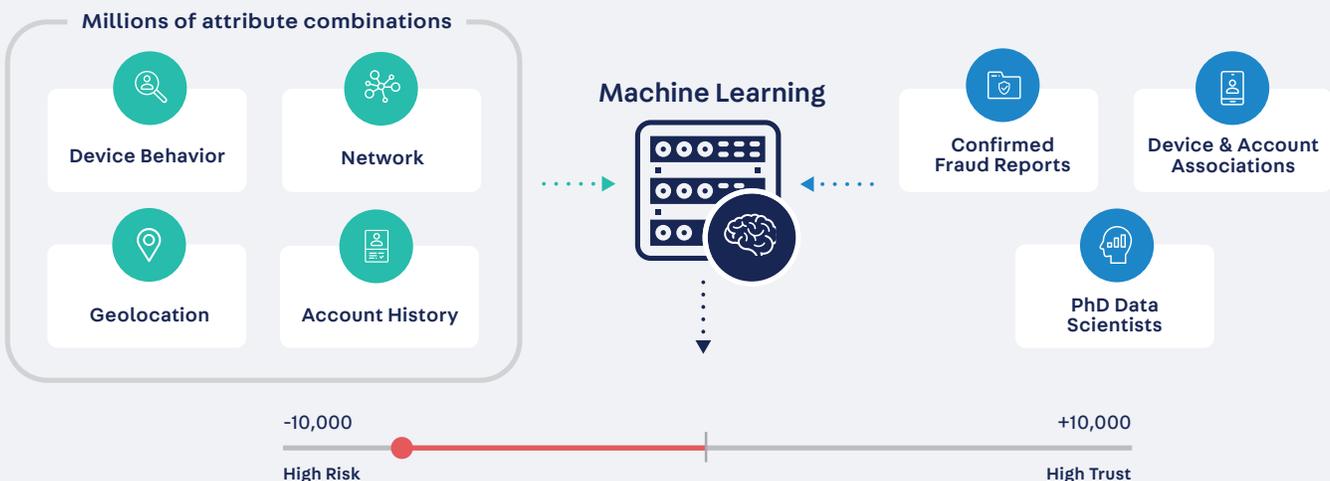
Grow Revenue Faster

Give your good customers an excellent user experience from their first interaction with you. For customers who return a high trust score, you can offer special incentives and reduce spending caps, growing revenue to the business faster while increasing customer satisfaction and retention.

Improve Operational Efficiencies

Reduce your review queue and avoid costly step-ups by identifying low-risk transactions. Predictive machine learning identifies subtle trends to identify risky transactions from those that can be trusted. Fast-track good transactions, refine your ability to detect subtle changes in fraud patterns, and reduce costly verification steps.

Predict the outcome of any online transaction with Advanced Machine Learning Algorithms

Millions of attribute combinations

Device Behavior

Network

Geolocation

Account History

Machine Learning

Confirmed Fraud Reports

Device & Account Associations

PhD Data Scientists

-10,000
High Risk

+10,000
High Trust

Key Features

Adapt to Changing Fraud Patterns

Predict transaction risk to prioritize reviews, increase fraud catch, aid in modeling risk and trigger authentication. Our global network of fraud analysts confirm fraud reports, which teaches our powerful machine learning solution to continuously adjust to new threats.

Seamless Integration With Fraudforce

Combine the power of machine learning into the rules-based FraudForce system to refine your fraud catch, reduce review queues and enhance insights. Use the business rules editor to immediately react to new threats, and feed downstream systems with a predictive risk indicator.

Predict Transaction Trustworthiness

Machine learning insights will enable you to predict the trustworthiness of a transaction, allowing you to reduce reviews, decrease false positives, target upsell opportunities, and improve the customer experience.

Leverage With Your Current Solutions

Integrate SureScore machine learning insights directly into other third-party platforms to centralize and refine your fraud prevention program.

Reduce Customer Friction

Eliminate unnecessary reviews with predictive machine learning. SureScore has a proven track record in optimizing review queues to remove unnecessary friction for good customers while enhancing the fraud catch for riskier transactions.

Implement Quickly

Our team of customer success specialists will ensure a quick implementation and advise your team on customization to meet the risks facing your organization. SureScore turns on easily and can instantly begin providing actionable insights. Integrate machine learning responses to your existing rule sets without the need for coding or special requirements.

Key Advantages

Machine learning is excellent at detecting patterns that human beings find very difficult to understand.

John Taylor
Manager of Data Science
and Analytics

Secure every point of the customer journey

Used in conjunction, iovation's solutions secure any point in the customer's online journey, from account creation to purchasing, to assure that consumers are identified correctly and fraud is stopped.

Authenticate in real time

In about 100ms, iovation recognizes a device, checks if it's authorized for an account and checks for risk signals. Identify and authenticate all device types, from phones and PCs to laptops and tablets, regardless of the platform, OS, browser or mobile apps.

99.9% uptime

iovation's distributed SaaS infrastructure supports the largest transaction volumes in the world with an average response time of 100 milliseconds. An active-active infrastructure means no service interruptions during updates or maintenance.

World-class fraud and ATO experts

Add our trusted fraud advisors to your team. Our customer success team partners with you to solve your unique business challenges and adapt to an ever-changing fraud environment.