

# ThreatMetrix™ Identity Verification Service

Powered by TransUnion

Add customer contact verification to layered fraud prevention

## Introduction

Online businesses need to identify whether website visitors are legitimate customers or fraudsters as quickly and accurately as possible. The stakes are particularly high for interactions such as executing high-value transactions or creating new accounts, where the potential risk exposure is higher.

ThreatMetrix™ already helps many online businesses defend against fraud using real-time device identification technologies. Device identification uses information from the visitor's device, and is the most effective first perimeter of defense for protecting online transactions, including payments, login and registration. For situations that require an additional layer of screening, ThreatMetrix now offers the ThreatMetrix™ Identity Verification Service.

This software-as-a-service (SaaS) service verifies a customer's name, address, and phone using the TransUnion Contact Verification service. It integrates the results with the ThreatMetrix™ Cybercrime Defender Platform for efficient, real-time fraud prevention in a one-step process.

Benefits of the ThreatMetrix Identity Verification Service include:

**Positive identity confirmation** through real-time verification of consumer information with the TransUnion Contact Verification service. It can easily be configured in the ThreatMetrix Cybercrime Defender Platform to incorporate a TransUnion contact verification check for any transaction above a specific amount. The results of the identity check are presented as part of the transaction risk score, providing valuable input for a merchant when determining whether or not to approve a transaction. Similar benefits are provided for social networking sites.

**Seamless integration of identity and device verification** to provide companies with operational efficiencies through a single service offering.

**Reduced fraud risk** by combining device identification scoring with supplemental identity verification. When new members sign up for the site, validating customer identity information in combination with device identification helps verify customers are who they claim to be.

## One Comprehensive Risk Profile

For enhanced identity verification, the ThreatMetrix Identity Verification Service combines verification using both device and identity information.

- **Device identification**, delivered through the ThreatMetrix Cybercrime Defender Platform, detects device anomalies, such as the use of a proxy, as well as true geographic origin. It correlates device data with transaction data, such as name and address, to detect devices used with a suspicious number of identities.
- **Identity verification**, verifies the name, address and phone provided by the user during the transaction. The ThreatMetrix Identity Verification Service uses real-time access to the TransUnion Contact Verification service for identity verification.

All of this information is fed into the configurable ThreatMetrix rules engine to identify the risk associated with the website visitor. Combining the two approaches creates a comprehensive risk profile that helps online businesses make intelligent decisions in real time to reduce fraud.

## How It Works

ThreatMetrix Identity Verification Service accesses the TransUnion Contact Verification service. Real-time access can occur during the online transaction – before executing a high-value transaction, for example.

The ThreatMetrix Identity Verification Service helps determine the validity of the customer identity based on which parts of the name, address and phone data match. A full or partial match is a positive indicator that the data supplied is valid.

The ThreatMetrix rules engine combines the resulting match information with device identification results to create a comprehensive risk score.

## Seamless Integration with Fraud Prevention

The TransUnion Contact Verification service is tightly integrated with the ThreatMetrix Cybercrime Defender Platform, creating a single service for identity and device verification.

This service is available as a “premium” rule in the ThreatMetrix rules engine. Businesses that pass name, address and phone data to the ThreatMetrix Cybercrime Defender Platform can simply add the new Verify Identity rule to a policy.

The screenshot shows the 'Verify Identity Rule Editor' window. It contains the following fields and options:

- Name:** Identity Verified
- Risk Weight:** 80
- Invert
- Generate Reason
- Telephone:** Account Telephone (Find)
- First Name:** Custom Attribute 4 (Find)
- Last Name:** Custom Attribute 5 (Find)
- Address:** Account Address Street1 (Find)
- City:** Account Address City (Find)
- State:** Account Address State (Find)
- Zip Code:** Account Address Zip (Find)
- Match Codes:** VFY All, VFY Name Addr, VFY LName Addr Phone, VFY LName Addr, VFY Name StAddr Phone (Find)
- Timeout:** 600
- Buttons:** OK, Cancel

Businesses can tailor the use of the Verify Identity rule to meet unique business requirements. For example, businesses can verify the name, phone and address of all transactions, or only those transactions that meet specific criteria, such as a high risk score, or a transaction exceeding a dollar amount.

## Who Needs Enhanced Customer Validation?

The enhanced identity verification service offered by the ThreatMetrix Identity Verification Service has been optimized for:

- High-value e-commerce transactions
- New account origination for social networking sites, particularly online dating sites that need to screen members to ensure the integrity of their community

However, any online business that faces significant financial risk or reputation loss from fraud may want to add enhanced customer screening for sensitive transactions involving name, address and phone data.

## Solution Availability

ThreatMetrix Identity Verification Service is available today as a fully integrated option to the ThreatMetrix Cybercrime Defender Platform.

Pricing is based on a per-transaction charge for identity verification requests, with volume discounting. Please contact ThreatMetrix for details.

For more information, or to schedule a demo, call **+1-408-200-5755** or email **[sales@threatmetrix.com](mailto:sales@threatmetrix.com)**.

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