Authenticate the Consumer Behind the Device

Consumers are going online to conduct business more than ever before. And when it comes to interacting with brands, consumers increasingly prefer digital channels to get the job done, giving them the instant gratification they have become accustomed to in our increasingly connected world, without adding undue friction.

Unfortunately, sophisticated fraudsters are always on the lookout for a new weak spot to help them steal from consumers and businesses alike. While widespread web adoption drives down acquisition costs, it’s also largely an anonymous interaction, creating a critical vulnerability for fraud.

How Do You Quickly Sort Legitimate from Fraudulent Without Friction?

Rigorous identification standards often mean excessive cost and undue consumer friction, but the last thing you want to do is expose your business or customer to account takeover fraud. How can you give legitimate consumers the straightforward digital experience they crave while minimizing your organization’s risk exposure?

Neustar Digital Identity Risk

Neustar authenticates the consumers behind the device to reduce false positives and separate legitimate consumers from fraudsters. Using a host of digital elements, including IP, browsing, phone activity, and connections to digital footprints to person or household, Neustar corroborates the digital information against authoritative offline consumer data and provides your decisioning engine with a lift to your models through differentiated data above and beyond your current data that indicates the trustworthiness of the digital identity.

In simple terms, Neustar sorts users intelligently and reliably into a high risk vs. low risk bucket, so that you can quickly identify and let through the legitimate low-risk consumers, while putting additional verification steps in place for high-risk, potentially fraudulent transactions.
**How Digital Identity Risk Works**

1. Consumer navigates the brand website using their phone, tablet, or laptop.

2. Neustar automatically compares the applicant’s submitted PII to device-based observations, corroborating device information with offline identity using the Neustar OneID® system.

3. Neustar gives you the intelligence you need to either proceed with the transaction or flag for additional verification.

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**Why Neustar Digital Identity Risk?**

- Industry-leading authenticated data sources for the highest possible levels of accuracy and quality
- “Unstealable” device-based data to thwart common fraud use cases and fast-track legitimate transactions
- Continuously corroborated online, offline, and device data for a comprehensive view of consumer identity
- Authoritative IP decisioning data on 99.99% of routable IP addresses worldwide to mitigate global and VPN fraud
- Best-in-class wireless carrier data to quickly detect pre-paid, porting, and other indicators of phone fraud
- VISA selected Neustar as its digital identity partner due to our industry-leading expertise. All of the Top 10 U.S. banks and Top 10 credit card issuers use Neustar solutions, as do the U.S. Secret Service, FBI and DEA.

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**LEARN MORE**

Neustar Digital Identity Risk prevents fraud, improves operational efficiency and provides a frictionless experience for your customers. For more information, contact us at 1-855-898-0036 x4 or email us at risk@team.neustar.