telesign

Onboarding Intelligence

Safe, simple, and secure onboarding

The next generation of Intelligence delivers greater accuracy, faster decision-making, and more flexibility to help you facilitate a more trusted onboarding experience for your customers.

Onboarding fraud has never been more prevalent and wide-ranging. Every day, millions of new accounts are successfully created by bots, spammers, and fraudsters. One out of four new account registrations are fraudulent[1]. Last year alone, business lost $20B to synthetic identity fraud[2], $697B from bots and invalid traffic[3], and more than $8B from international revenue share fraud (IRSF)[4]. To protect your business – and your customers – you need a dynamic, multi-layer onboarding experience.

Identity signals
Phone, email & IP

Unlock more than 2,200 digital attributes across mobile, email, & IP identity datasets which produce billions of consumer data points, identity signals, and traffic patterns to streamline digital identification.

Adaptive machine learning
Learn, grow & adapt

Draw on 15+ years of historical data patterns and supporting analytics. Our machine learning algorithms deliver continuous performance improvement that grows and adapts to your business.

Dynamic risk assessment
Instantly observe & assess

Understand the risk of every interaction. Receive a dynamic risk-based assessment score with prioritized, actionable reason codes. Allow, block, or flag a user's interaction in a matter of milliseconds.

Fraud detection
Detect & defend

Stop fraud from the start. Prevent fake users at scale, detect synthetic identity fraud, put an end to promotion abuse, and eliminate international revenue share fraud.

Benefits

✓

**More data,
greater accuracy**

Assess risk with more confidence.
Layer phone, email, and IP identity
signals to block fake users and
detect new account fraud – all
while fast tracking your
legitimate customers.

✓

**Lightning-fast
decision making**

Speed counts. With a 76% faster
response time than previous
Intelligence models, you'll verify
digital identities and assess risk
in mere milliseconds to keep your
onboarding flow as quick as possible.

✓

**Explainable,
adaptable AI**

Train and explain. Rely on faster
learning, testing, and optimization
that yields actionable, easy-to-
understand reason codes.

How it works
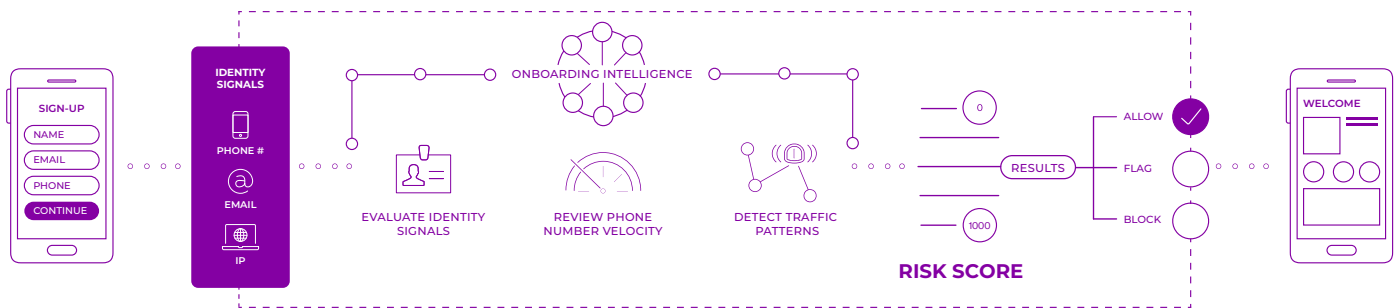
1. User completes new account registration form – Phone number,
   email address, and IP are passed to Telesign using the
   Intelligence API.

2. Invoke machine learning – Intelligence uses machine learning to
   score phone numbers, email addresses, and IPs. Machine learning
   is an algorithm that uses historical indicators to uncover hidden
   insights and predict future events.

3. Evaluate phone data attributes – Information associated with the
   phone number--including phone type (mobile, landline, VOIP,
   burner), telecom carrier, subscriber's contact details, status of the
   phone, and country code – helps identify any potential red flags.

4. Review phone number velocity – Knowledge about usage activity
   associated with the number, like whether it has been seen
   repeatedly on one or more Web services within a relatively short
   timeframe, influences risk assessment.

5. Detect phone number traffic patterns – Anomalous behavior
   patterns, like frequent account activity from various geographic
   locations, can be a sign that the phone number is being shared by
   multiple accounts for fraudulent purposes.

6. Check for history of fraud – Running the phone number through
   Telesign's global phone number reputation data consortium,
   enables Intelligence to identify any cases of the number having
   been associated with fraud.

7. Deliver a risk score – Once the above steps are complete (in a matter
   of milliseconds), Intelligence returns a risk assessment back to the
   Web or mobile application. The score ranges from 0 to 1,000 and
   helps inform the decision to block, flag or allow a user to proceed in
   the account creation process.

8. Challenge user/prevent potential fraud – If the resulting risk
   assessment score determines that a verification/challenge should
   occur before proceeding, Telesign can then verify the user via a
   simple SMS or voice based one-time passcode.

Telesign provides continuous trust to leading global enterprises by connecting, protecting and defending
their digital identities. Telesign verifies over five billion unique phone numbers a month, representing half
of the world's mobile users, and provides critical insight into the remaining billions. The company's powerful
AI and extensive data science deliver identity with a unique combination of speed, accuracy and global
reach. Telesign solutions prevent fraud, secure communications and enable the digital economy by allowing
companies and customers to engage with confidence.

Learn more at **www.telesign.com** and follow us on Twitter at **@Telesign**

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