

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. Everyday day, millions of new accounts are successfully created by bots, spammers, and fraudsters. One out of four new account registrations are fraudulent¹. Last year alone, business lost \$20B to synthetic identity fraud², \$697B from bots and invalid traffic³, 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

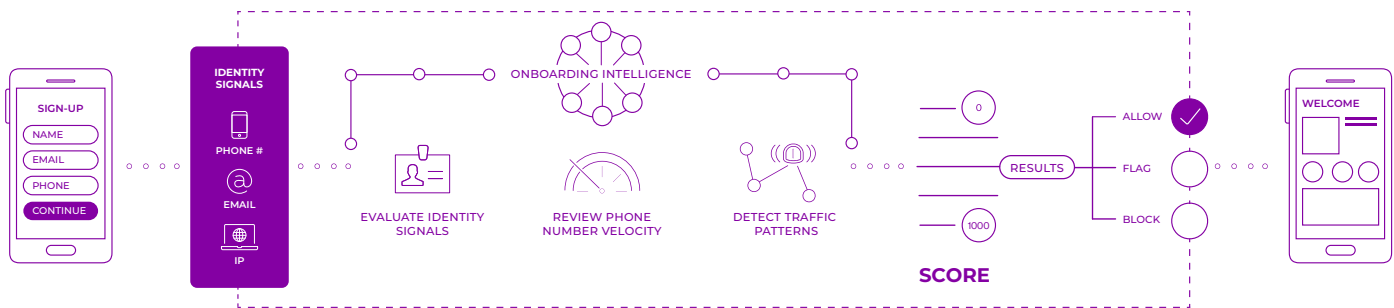
Speed counts. With a 76% faster response time than previous Intelligence models, you'll verify digital identities and assess risk in mere milliseconds to keep your onboarding flow as quick as possible.



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, geographic location, 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 an Intelligence (risk level/recommendation) – Once the above steps are complete (in a matter of milliseconds), Score 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.

Sources:

- 1 | 2022 State of Fraud & Account Security, Arkose Labs; 2 | 2021 Synthetic Identity Fraud Report, Fivertly;
- 3 | Impact of Invalid Traffic, Cheq.ai; 4 | 2021 State of Communications- Related Fraud Fraud, Trust Research Institute

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](https://twitter.com/Telesign)



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