

ROAD MAP

# Your Guide to Detecting Fraud in Real Time

Fraud can happen even at the point of first contact with your website, which means an effective fraud protection program starts with early detection. Below are some of the crucial data points your company can review to help ensure you're saying "YES" with confidence throughout each stage of the buyer's journey.

## 1 When a visitor comes to your website

IP ADDRESS

Analyze the customer's IP address, location and Internet connection to help separate genuine orders from suspicious ones.

DEVICE REPUTATION

Determines whether the device being used has known negative history associated with it.

LIST LOOKUP

Checks white, black and grey lists to clear genuine transactions faster.

## 2 Review a customer's shopping behavior as they browse

BEHAVIOR PATTERNS

Comparing a device's browsing behavior to typical browsing behavior can uncover suspicious activity. By looking at patterns between different transactions, it is possible to see how they're related in time and detect suspicious behaviors. For example, have three or more transactions occurred or has an unreasonable amount of money been spent by one account in the last hour? Or are there too many unique accounts sharing one IP or shipping address in the last 30 days?

## 3 While a transaction is completed

EMAIL CHECK

Determines whether your customer is using a valid email address. For example, is the email address disposable or from a suspicious domain? Are there multiple variations of the same email address?

IDENTITY MATCH

Verifies that the provided billing information – including name, address and phone number – is valid and belongs to the cardholder or an authorized user in card-not-present transactions.

BIN VERIFICATION

Determines whether the billing information the customer provided matches the issuing bank's information. Helps flag when further investigation is required.



**TransUnion helps detect and prevent fraudulent transactions in real time.**

Make fraud-related risk decisions faster and with more confidence. Learn more at [transunion.com/idvision](https://transunion.com/idvision) or call **844-245-4071**.

