



DEVICE RISK

SureScore

OVERVIEW

SureScore predicts if a transaction is fraudulent or trustworthy in real time.

- ✓ **Catch more fraud:** Identify risky devices already associated with millions of confirmed online fraud and abuse reports at other businesses.
- ✓ **Identify good customers:** Predictive machine learning-based insights allow you to treat new customers like well-known VIPs.
- ✓ **Detect new risk patterns:** Scan hundreds of device and transaction attributes to identify the latest, subtle or global risk trends from billions of global transactions.
- ✓ **Avoid unnecessary reviews:** Instantly identify trusted connections so you can reduce costly step-up authentication.

SureScore provides a reliable score from -10,000 to +10,000 – reflecting the potential risk of a transaction – by comparing the trust and risk of an individual transaction in the context of all global transactions.

Stay ahead of ever-changing behaviours of fraudsters

Spot and protect against new fraud patterns across multiple businesses and industries, especially if the trend is subtle or only evident at a macro level.

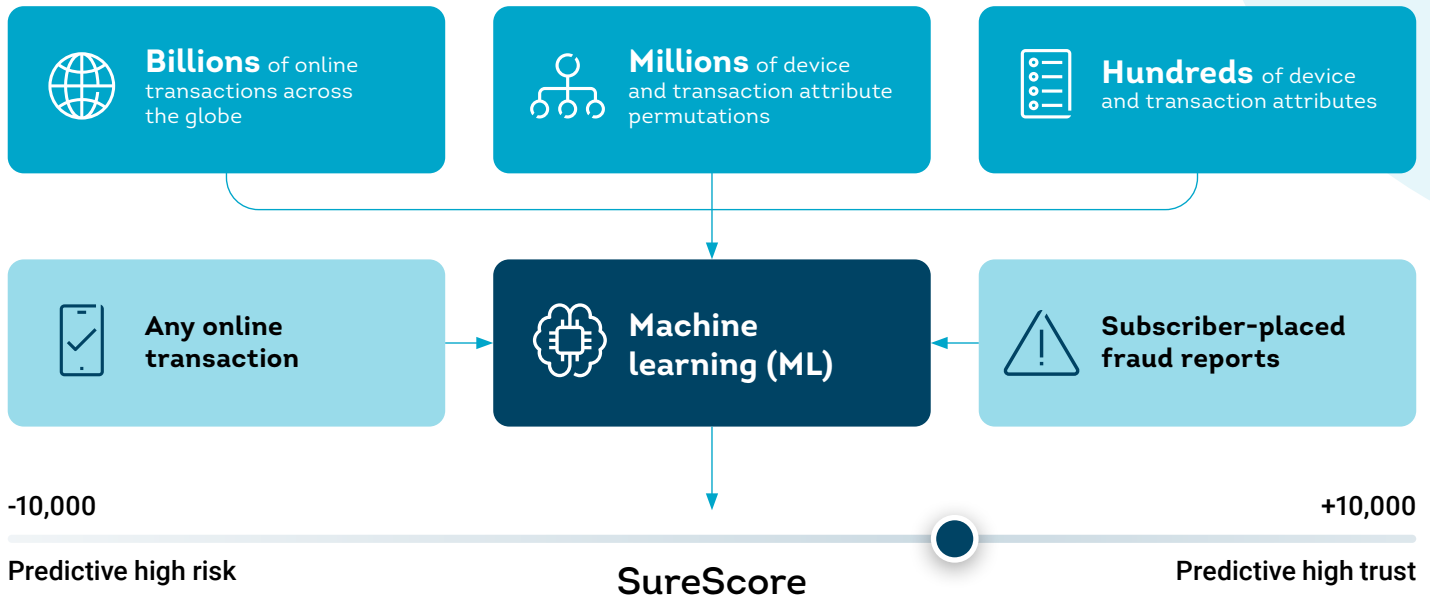
Score for 100% of your transactions in real time: Score every transaction – even if you have no prior experience with the customer and/or device. Predict transaction risk and trustworthiness to guide next, best action decisions.

Sophisticated machine learning: Trained using “truth” of associated fraud evidence. Attributes are generated and scores returned in real time for every transaction, ensuring the most current data is considered.

Requires no coding to use: Simply add new rules to your existing rulesets. Easily integrate score into other third-party platforms.

How SureScore works

SureScore leverages supervised machine learning to score the risk of every online transaction. It analyses millions of device and transaction attribute patterns from billions of online transactions. The algorithm is automatically “trained” by accessing more than 65 million confirmed, detailed fraud and abuse reports* contributed by TransUnion’s long-standing device consortium.



SureScore uses machine learning algorithms to **predict the outcome of any online transaction**, even if you have never seen the customer or device before.

USES OF SURESCORE

Detects subtle and/or global risk trends and patterns an individual business might never uncover, making it a highly reliable predictor of a transaction result.

- Predicts transaction risk**
Prioritising manual reviews, increase fraud catch, aid in modeling risk, and trigger authentication.
- Predicts transaction trustworthiness**
Reduce manual reviews, decrease false positives, target upsell opportunities, and improve the consumer experience.
- Simplify fraud operations**
Alleviate reliance on overburdened data science teams.
- Integrates easily**
Integrate the risk score into other third-party platforms.

*TransUnion internal analysis

For more information on how SureScore can improve fraud capture within Device Risk, visit: transunion.hk/device-risk

