



AUTHENTICATION ENGINE

Are consumers who they claim to be? As fraudsters become more sophisticated, it's tougher than ever to get answers to this question without frustrating legitimate customers with a lengthy series of questions.

Traditional fraud prevention measures work well for in-person transactions. For faceless channels like online or call centres, additional fraud detection layers should be applied to effectively identify risk without making the online experience frustrating for good consumers.

COMPREHENSIVE RISK ASSESSMENT = IDENTITY RISK + DIGITAL RISK

TransUnion addresses these challenges with an identity management solution that provides businesses with a comprehensive risk assessment of the individuals initiating the transaction, their behaviour during their interaction with your website, and the device used for your transaction.

QUICKLY DETERMINE WHO YOU'RE TRANSACTING WITH

Confidently authenticate consumers using multiple data sources to generate knowledge based questions. Authentication Engine is used globally across verticals within numerous sectors.

AUTHENTICATION ENGINE FEATURES

- ⌚ Know how many times your applicant has tried to authenticate across our national customer database before you authenticate them
- ⌚ Real-time identity verification
- ⌚ Effective knowledge-based questions
- ⌚ Configurable with TransUnion's other identity management products
- ⌚ Customize your authentication process to fit your risk appetite
- ⌚ Performance reports available via a secure portal at the frequency that suits your business needs

MORE DATA SOURCES FOR SUPERIOR FRAUD PROTECTION

Some fraudsters have access to credit bureau information which allows them to defeat less sophisticated systems. Authentication Engine uses additional sources—such as High Risk Fraud Alert and proprietary data—to reduce a fraudster's ability to beat the system. TransUnion's configurable and multilayered Identity Management Solution allows you to align your identity exam with the level of risk associated with the transaction.

EASY TO USE

Authentication Engine features access to a secure portal that allows you to view your statistical data. Performance reports are available in real time; you may also access the specifics of any transaction.

WHY IS AUTHENTICATION ENGINE IMPORTANT?

- It allows you to enhance the customer experience and gain operational efficiencies by triggering step-up identity verification in your online channels where the device risk dictates the level of authentication for legitimate customers and shuts down high-risk sessions for prevention of fraud.
- Supports Canadian Regulatory Compliance for Know Your Customer (KYC) requirements

LEARN MORE

To learn more or to set up a product demonstration, contact your TransUnion representative.

Visit transunion.ca/business

Call **1-855-488-4636** option 4

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AUTHENTICATION ENGINE SUPPORTS MULTIPLE NEEDS OF YOUR ORGANIZATION

Authentication Engine can be used at any point in the account acquisition process—from application to account activation. It integrates seamlessly with your processes, making it an effective solution for organizations of any size. It's available in English and French. In addition, identity verification solutions can assist with government legislative requirements. It can be integrated within your website, your call centre or added to your Interactive Voice Response (IVR) application.

USE AUTHENTICATION ENGINE TO HELP REDUCE FRAUD WITH:

- Online banking registrations
- New customer relationships
- Card activation
- Instant credit
- Password resets
- Balance transfers
- PIN selection
- Address changes
- Adjudication
- Any channel where you need to be confident the person is who he or she is claiming to be