TransUnion

IP REPUTATION

Transform Static IP Data and Behaviour Patterns to Identify Potential Risks

OVERVIEW

TruValidate™ IP Reputation provides robust risk insights for IP addresses across the globe

Drawing on billions of daily queries from diverse industries — including financial services, media and content distribution, advertising, insurance, gaming, government and healthcare — our data-driven solution promotes informed decision-making. By analysing patterns and behaviours linked to IP addresses, TruValidate helps organisations better understand potential risks in digital interactions.

An IP address reveals valuable context

An IP address signals the origin and nature of online activity, playing a key role in assessing the credibility of access attempts and transactions. TruValidate IP Reputation supports efforts to detect suspicious behaviour by evaluating the risk levels of IP addresses. This includes identifying non-human traffic (such as bots or servers), recognising historical links to malicious activity and monitoring changes in risk profiles over time. Together, these findings strengthen fraud prevention strategies and improve digital trust.

SOLUTION

Two powerful scores help you assess IP risk

Real User Score
To arrive at this score, we analyse usage patterns across key industries, along with signals of non-human activity (e.g., server and botlists) to distinguish real end-user (human) traffic from server or bot traffic. The higher the number (e.g., 5), the more likely traffic is "non-human."

Risk Score
Drawn from IP threat intelligence sources, this score indicates whether an IP address is associated with malicious activity. A higher score (e.g., 100) suggests a stronger history of prior misuse.

Human or non-human?
Score between 1 and 100

Purpose

- Differentiate real-user (human) traffic from non-human (bot/server) traffic

Data collected

- Usage patterns from TransUnion's internal transaction data
- Ingestion of known server and bot lists

Output: Real-User Score

- The higher the number, the more likely traffic is "non-human"

How risky?
Score between 1 and 100

Purpose

- Insight into the risk of an IP being linked to malicious activity
- Context on emerging threat patterns

Data collected

- Data from established threat intelligence sources, including TransUnion's internal transaction data

Output: Risk Score

- The higher the number, the more likely the IP shows a pattern of risky activity

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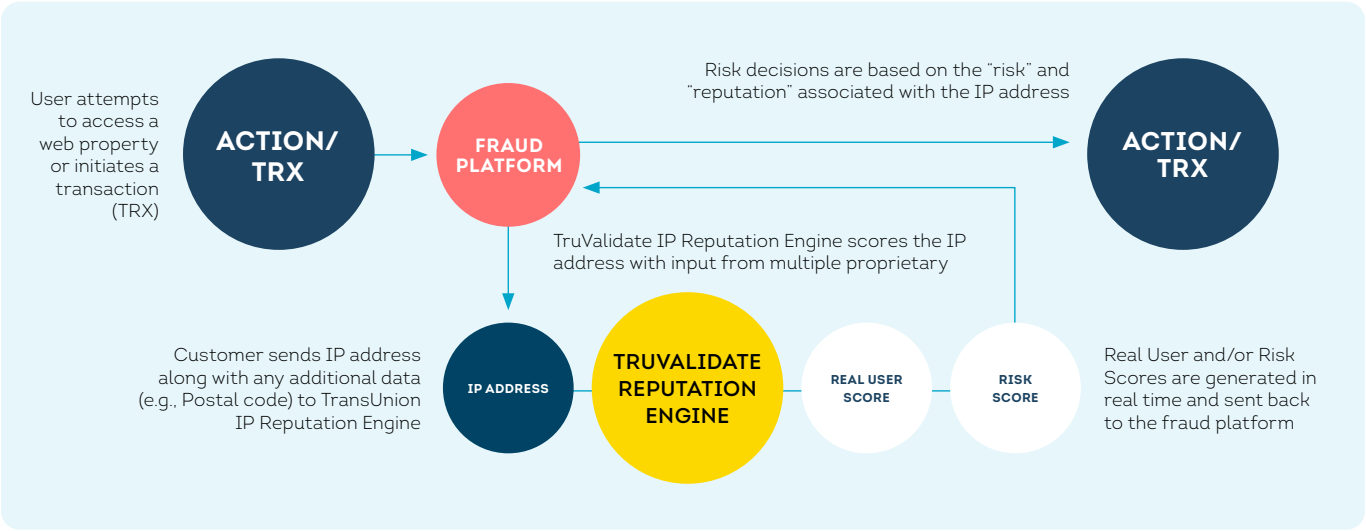
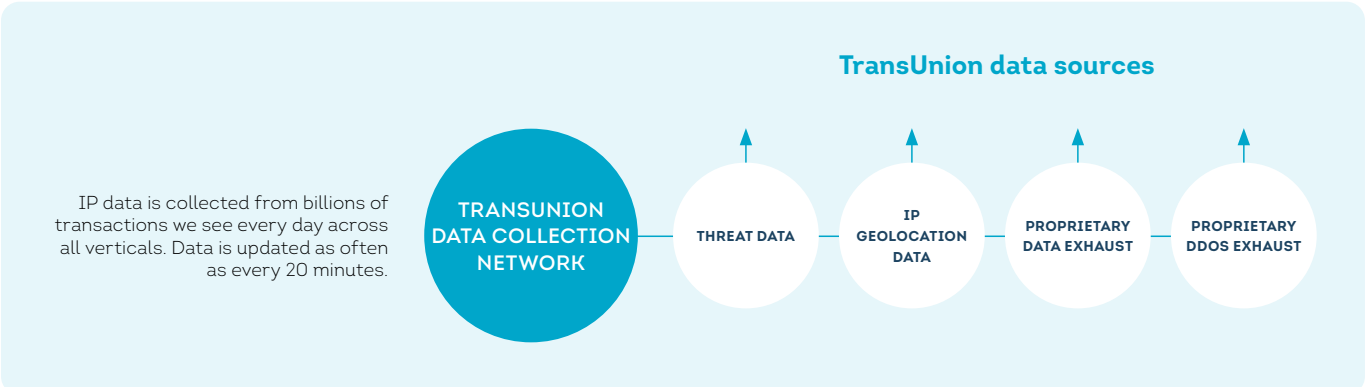
HOW IT WORKS

IP Reputation data flow in action for fraud platform integration



IP Reputation scores can be requested at each touchpoint in the customer journey



BENEFITS

Broader visibility from cross-industry data

TruValidate IP Reputation draws on billions of daily queries spanning industries from financial services to healthcare, giving you visibility into risk signals a single-industry source would miss.

Confidence that stays current

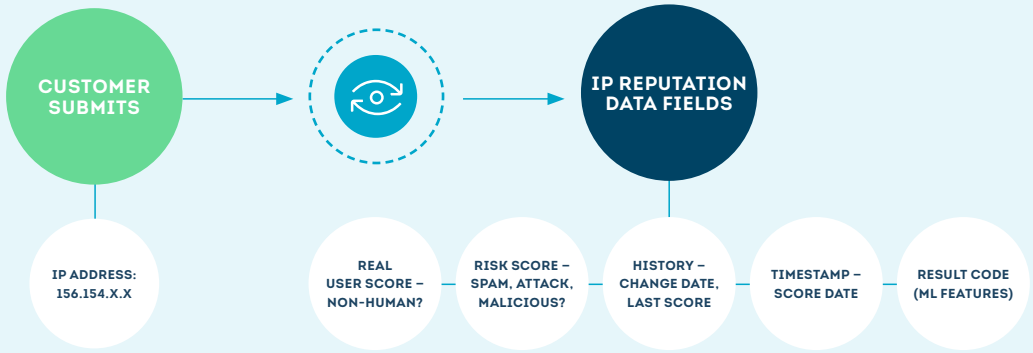
Scores refresh as often as every 20 minutes, so decisions reflect the most recent activity of an IP address – rather than a static snapshot.

Friction-right decisions at every touchpoint

Real User and Risk Scores can be requested at any point in the customer journey, helping you apply friction only where risk warrants – protecting your business without slowing down genuine customers.

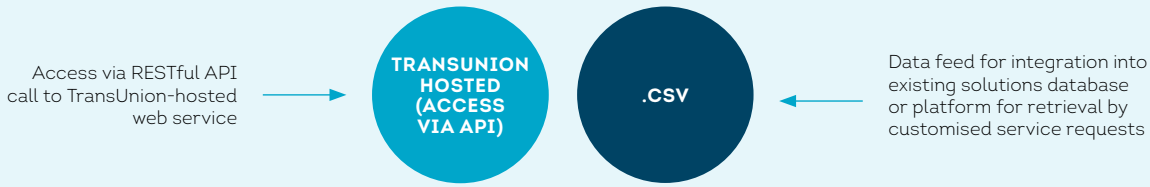
IP Reputation data fields

Each request to the TruValidate IP Reputation Engine can return the following data fields to add powerful risk insights to your decisioning process



Delivery methods

TruValidate IP Reputation data can be delivered via RESTful API service call to our hosted web service or a .CSV file for integration into platforms and/or solutions



To learn more about TruValidate IP Reputation, please contact your Account Manager.