



## DecisionEdge | Identity Manager

Acquire the right customers. Reduce fraud. Adapt to change.

Increasing consumer use of digital technology means your customers are more frequently interacting with you in higher-risk channels, such as mobile and online. At the same time, they expect a convenient and seamless experience.

Stay ahead of ever-changing fraud tactics with DecisionEdge<sup>SM</sup> Identity Manager, a powerful solution that provides the data, analytics and insights to safely grow your business while creating a superior multi-channel customer experience.

This solution helps you to efficiently acquire and service customers through online or offline channels, while effectively preventing impersonation fraud by screening and verifying a customer's true identity through a holistic and strategic approach.

### Identity Manager helps you build and maintain trusted customer relationships

#### **Acquire the right customers**

- Boost acquisition rates and approve the right customers
- Introduce new channels (web, mobile) with confidence
- Increase account open rates by onboarding customers remotely using self-service

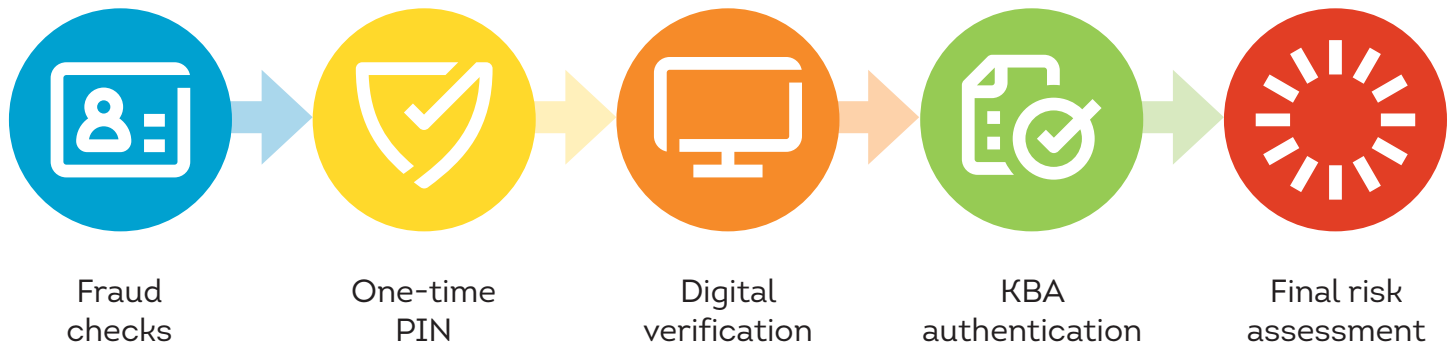
#### **Reduce fraud**

- Identify high-risk consumers with precision
- Capture a more complete view of the consumer and transaction risk
- Monitor strategy performance to identify improvement opportunities

#### **Optimise operational efficiencies**

- Reduce the need for costly manual reviews
- Enable greater customer self-service (PIN and password resets, online account creation, change of address, limit increases and authorisations)
- Quickly adapt strategies to stay ahead of changing fraud tactics using our highly flexible, configurable rules engine

## Identity Manager is a cloud-based fraud prevention offering consisting of a number of components that address third party fraud on multiple levels



### **Identity Verification (IDV)**

Match consumer-provided personal information against Home Affairs data.

### **Fraud Prevention Model (FPM)**

Identify irregularities in consumer-supplied data and detect the level of suspicious data in credit applications by using a refined rule set that is predictive of application fraud.

### **Mobile Risk Indicator (MRI)**

Analyse and cross-reference mobile data obtained from multiple sources.

### **One-Time PIN (OTP)**

Allow customers to receive a PIN during the verification process.

### **Digital Verification (DV)**

Profile web users in real-time with holistic machine learning models.

### **ID Authentication**

Authenticate consumers using risk-based exams that ask more difficult questions to high-risk consumers than lower-risk consumers.

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## A fraud strategy that caters for your specific needs

### **Call centres**

Identity Manager helps businesses verify the true identity of a potential or existing customer when interacting with an individual via a call centre. This solution equips call centre agents with a business-specific fraud policy that is not open to interpretation.

### **Online applications and e-commerce**

TransUnion's Digital Verification solution allows businesses to implement digital onboarding or self-help account management strategies with confidence, assisting businesses to prevent fraudulent account takeovers of existing customers and to detect stolen identities used by fraudsters posing as new customers. TransUnion's Digital Verification solution works seamlessly as part of Identity Manager or as a standalone, helping businesses sell to more customers, prevent fraudulent transactions at checkout and increase acceptance rates.

### **In store or face-to-face**

Identity Manager helps businesses authenticate, verify true identities and prevent impersonation fraud. This solution has been developed to support businesses that wish to enroll verified consumers with either fingerprint or voice biometrics for future verification purposes. TransUnion has established partnerships and technology integration with leading African biometric technology/device providers.

### **Custom strategies**

Custom strategies can also be developed and easily configured within Identity Manager to cater for more tailored requirements. Our fraud and verification experts are able to provide relevant and practical advice in this regard.

## Designed for easy implementation

*Our system is easy to implement, use and scale to fit your business needs.*

- **Consultative approach**

We work with our customers to define a strategy that works for them.

- **Rules engine**

Swiftly make changes to your strategy to adapt to evolving fraud patterns.

- **Feedback and reporting**

Provides real-time reporting that is used to monitor trends and identify opportunities for optimisation. A robust fraud and identity management strategy is a moving target and will need to constantly evolve through feedback, analysis and review.

- **Delivery options**

Direct integration including a system-to-system web service or a browser-based user interface.

## Balance the needs of your business with those of your customers

Identity Manager's layered, risk-based solution helps you reduce fraud while optimising customer service.

You're empowered to deploy your strategy across all points of your customer lifecycle, regardless of channel.

At the same time, you and your customers benefit through a secure and more convenient experience that protects both parties.

## Powered by TransUnion DecisionEdge

TransUnion DecisionEdge helps you to incorporate and act on unique insights into consumer behaviour, preferences and risk to drive profitable growth. We deliver an integrated suite of decisioning solutions that empower you to employ strategies for acquiring new customers and expanding existing relationships.

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