

# iovation<sup>®</sup> Risk Module

iovation Risk Module leverages the power of device reputation to provide unique risk scoring for devices new to iovation's global fraud and abuse database.

## Overview

For years we've been helping our subscribers identify devices with known histories of fraud and abuse using a fact-based approach. Now we're taking it a step further by adding a traditional, risk-based approach for one highly effective, comprehensive fraud management solution. Using the information stored in our Device Reputation Authority™ (DRA)—**iovation's unique database of over 225 million devices that have been identified and profiled to establish valuable device reputations**—iovation Risk Module is designed to help assess the potential risk of new devices that have no transaction history with our subscribers.

Based on specific device characteristics and matches to known fraudulent devices already tracked in our DRA, iovation Risk Module assigns a risk score to every transaction coming from a new device and offers subscribers the ability to review or flag those risky transactions.

RISK MODULE REPORT INCLUDES:



### Risk Indicators

- Device Profile Risks
- Account Profile Risk
- IP Address Risk
- Accounts Per Device
- IP Geo Country
- Browser Language
- JavaScript Disabled
- Time Zone Mismatch
- New Evidence
- Proxy

## Types of Risk Indicators

### Device Profile Risks

While we may not have seen a particular device before, we may have seen one a lot like it. If a new computer matches the profile of a computer already associated with fraud or abuse in our database, this may indicate risk. Often times, if criminals are using brand new devices, or using virtualization, their devices will still exhibit many of the same characteristics of the devices they used before and will produce a match. iovation Risk Module is the only risk scoring system that focuses on the device and its unique characteristics, without collecting any personally identifiable information (PII).

### Account Profile Risk

Account Profile Risk can be computed by utilizing the fact-based evidence already in the iovation DRA worldwide database. All devices that have touched a particular account over time are analyzed and an aggregate reputation of those devices is assigned regardless of evidence trust rules. When a new device touches this account, the account profile risk can be determined based on that aggregate value of past devices.

### IP Address Risk

Although IP address isn't a perfect predictor of fraudulent or abusive behavior, it can be a powerful tool in assessing the risk of an online transaction. Since iovation profiles devices at a rate of over 1 billion per year, we have access to millions of IP addresses that have been used in the past for fraud or abuse. We highlight devices that share those IP addresses in our risk report.

