Phone Score

Enabling you to identify risk at each touchpoint of the customer journey via reputation scoring based on phone number intelligence, traffic patterns, machine learning and a global data consortium.

The incidence of bad actors creating mobile application accounts for spam, phishing attacks, promo abuse and other costly fraud is on the rise. Through the registration of fake accounts, fraudsters are able to attack legitimate users and seriously damage a brand's value, revenue and growth. **It critical that these harmful users are effectively identified and blocked at account registration level, to protect authentic and valuable users and streamline the process for them.**

Identity Add-ons

Phone Number Data & Analytics

Phone number data attributes, including phone type, telecom carrier, account and device ID and IP address, are evaluated to identify potential fraud risk.

Global Fraud Data Consortium

Score leverages two global databases to help detect and identify known fraud faster: TeleBureau™, Datanamix's database of customer-contributed phone number reputation information & BICS Global Telco Fraud Data, a crowdsourced telco incidents database of suspicious network activity.

Machine Learning

A data analysis technique that trains an algorithm to uncover hidden insights in data to predict fraudulent or high-risk phone numbers. Customised machine learning models using customer-provided data further increase the effectiveness and accuracy of Datanamix Phone Score's fraud detection capabilities.

IRSF Attack Prevention

Phone Score leverages two global databases to help businesses detect and identify known fraud faster: TeleBureau™, Datanamix's database of customer-contributed phone number reputation; and BICS Global Telco Fraud Data, a crowdsourced telco incidents database of suspicious network activity.

Traffic Pattern Recognition & Usage Velocity

Anomalous traffic behavior patterns and usage velocity may raise red flags. For example, if passcode requests are received in five different languages from the same number in the same week, or a range of numbers are seen repeatedly on one or more Web services, it may be a sign that a phone is being shared, and the risk score will increase accordingly.

Evaluation Of Customer-Provided Data Inputs

Datanamix Phone Score's machine learning model can also evaluate unique customer-provided data inputs, such as, user IP address, email address, account ID, and device ID with each API request to further increase the effectiveness of risk assessments, specific to the customer's environment.

Actionable Risk Assessment Recommendation

A data-driven risk assessment score is delivered, which helps determine the appropriate action of whether to allow, block or flag a registration or transaction. Datanamix Phone Score can be used as a standalone solution, and is easily integrated with other solutions, or combined with SMS, to challenge users when flagged.

Benefits

Grow User Base Responsibly
Streamline the account registration process, increase conversions and securely grow an ecosystem of verified and valuable users.
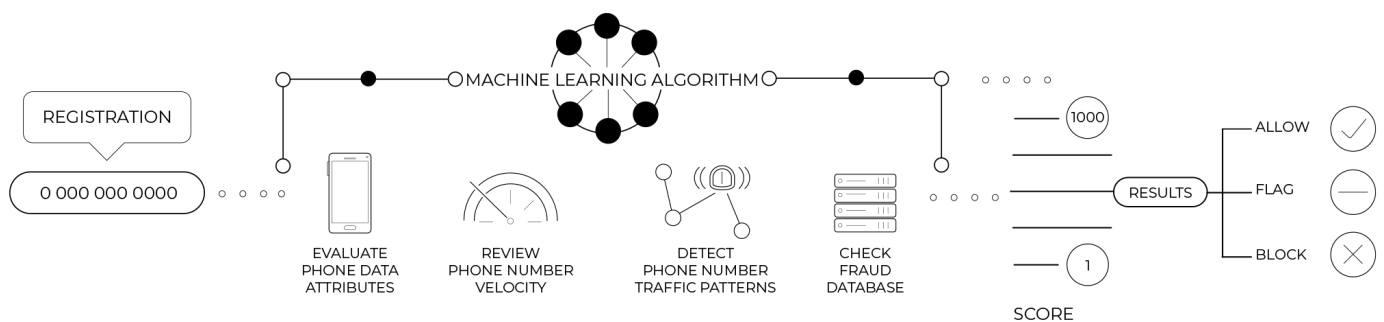
Identify Fake & Suspicious Users
Mitigate fraudulent activity and validate that end users are who they say they are.

Protect Brand Reputation & Value
Reduce the negative impacts of fraud while creating a more authentic and valuable user base.

How it Works

1. User enters phone number: During a new account creation, the user enters their phone number, which is passed to Datanamix using the Score API.
2. Invoke machine learning: Datanamix Phone Score uses machine learning to score phone numbers. Machine learning is an algorithm that uses historical indicators to uncover hidden insights and predict future events.
3. Evaluate phone data attributes: Information associated with the phone number - including phone type (mobile, landline, VOIP, burner), telecom carrier, subscriber's contact details, status of the phone, geographic location, and country code - helps identify any potential red flags.
4. Review phone number velocity: Knowledge about usage activity associated with the number, such as whether it has been seen repeatedly on one or more web services within a relatively short timeframe, influences risk assessment.
5. Detect phone number traffic patterns: Anomalous behaviour patterns, such as frequent account activity from various geographic locations, can be a sign that the phone number is being shared by multiple accounts for fraudulent purposes.
6. Check for history of fraud: Running the phone number through TeleBureau, Datanamix's global phone number reputation data consortium, enables Datanamix Phone Score to identify any cases of the number having been associated with fraud.
7. Deliver a Score (risk level/recommendation): Once the above steps are complete (which takes just milliseconds), Datanamix Phone Score returns a risk assessment back to the web or mobile application. The score ranges from 0 to 1,000 and helps inform the decision to block, flag or allow a user to proceed in the account creation process.
8. Challenge user/prevent potential fraud: If the resulting risk assessment score determines that a verification/challenge should take place before proceeding, Datanamix can then verify the user via a simple SMS or voice-based one-time passcode.

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