ValidiFI™

Phone Insights

Assess fraud risks with phone number intelligence and machine learning.

Phone Insights is a comprehensive suite of services providing detailed, actionable phone number data intelligence to segment risk, strengthen authentications, evaluate fraud risks, and enhances the user experience.

The core service reults provide a cleansed phone number, phone type, and carrier information that can be used to determine which phone numbers are a potential fraud risk, and the best method of communication for the customer. Additional data attributes are available for configuration to best fit your specific use case including Account Information, Status, Deactivation, Contact, Make and Model, Score, Match ID and Contact Plus.

Data Attributes

Account Information: Data includes cleansed end-user phone number, phone type, phone registration and telecom carrier information. Use to identify which phone numbers can receive SMS messages and/or are a potential fraud risk. Cleanses and reformats phone numbers as needed.

Status: Data includes cleansed end-user phone number and their current carrier subscriber status (prepaid or postpaid; active, suspended, deactived; account type; primary account holder; length of account; and date of last status change) to understand the strength, value, and risk of a user.

Deactivation: Data includes cleansed end-user phone number and data intelligence on when a phone number has been deactivated, based on carriers' phone number data.

Contact: Data includes cleansed end-user phone number, zip code and their contact information (first & last name, street address, city, state), based on carrier subscriber contact data. Use to strengthen existing fraud risk models and improve registration with pre-filled form fields.

Make & Model: Provides information on the IMEI number associated with the phone number and the device make and model. Use these attributes to detect fraud, understand the value of the device holder, and align marketing content and CRM strategy.

Score: Delivers reputation scoring based on phone number intelligence, traffic patterns, machine learning, and a global data consortium. These attributes enable you to assess the level of risk involved with conducting business with the person registered to the phone number.

Match ID: Provides first name, last name, address, city, state of the registered name, and three scores. One score compares the first name submitted to the first name on file, the second and third scores compare the last name and address.

Contact Plus: Returns first name, last name, address, city, state, zip code, email, and national ID where available.

Use Case Solutions

Assess Reputation – **Leverage a phone number reputational database to identify potential fraud faster and more accurately.**

Verify Identity – **Strengthen and validate the consumer's self-reported application information.**

Risk Segmentation – **Identifies phone type, make, and model. For example, risk associated with a prepaid phone is higher than with a postpaid account from a major carrier.**

Contact Prioritization – **Prioritize your contact list by ensuring that a phone number belongs to your customer and is currently active.**

Group by Status – **Assess the risk associated with numbers that have been reported disconnected by the carrier and the date it happened.**

Phone Insights Benefits

- Strengthen & validate user identification
- Easy integration
- Risk models

- Determine optimal channel for message delivery
- Reduce fake accounts
- Improve conversions

Contact us today for more information on phone insights or to schedule a demo, email info@validifi.com or call us at 754-209-2511.