

# Transaction Risk API

## BOOST SALES AND CUSTOMER EXPERIENCE WITH FRAUD DETECTION

Designed to offer great customer experience in every touchpoint, the Transaction Risk API maximizes approval rates while fighting payment fraud in every transaction. In under 100ms, it delivers a concise response to expedite authorizations and reduce customer friction. Powered by a robust and reliable engine, Transaction Risk API integrates seamlessly into fraud models to increase operational efficiency.

### BENEFITS

#### Optimize Customer Experience

Provide a fast and trusted experience to increase your customer base, improve retention, boost customer lifetime value and sales.

#### Increase Approval Rates

Authenticate more legitimate transactions and reduce false declines with minimal customer friction.

#### Stop Fraud Early

Utilize data-driven insights and customer activities intelligence to identify fraud early in the transaction flow to reduce downstream costs.

### FEATURES

#### Identity Risk Score

A real-time, predictive score derived from the core identity inputs of email, IP, phone, address, and name.

#### High Predictability

Response includes the most predictive identity verification features.

#### Low Latency

p99 response time of under 100 ms.

#### Easy Integration

Feature-ready response for ease of testing and integration into existing models.

#### Scalability

Flexibility to support massive volume requirements of hundreds of queries per second.

#### Global Coverage

Reliable data with unparalleled coverage and accuracy from around the globe.

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```

{
1. "primary.email.valid": true,
2. "primary.email.first_seen_days": 234,
3. "primary.email.to_name": "not-found",
4. "ip.risk": false,
5. "ip.primary_address_distance": 240,
6. "ip.secondary_address_distance": 240,
7. "ip.last_seen_days": 10,
8. "primary.phone.valid": true,
9. "primary.phone.line_type": "non-fixed-voip",
10. "primary.phone.ip.last_seen_days": 10,
11. "primary.phone.to_name": "no-match",
12. "primary.address.validity_level": "valid",
13. "primary.address.first_seen_days": 10,
14. "primary.address.to_name": "match",
15. "secondary.email.valid": true,
16. "secondary.email.first_seen_days": 120,
17. "secondary.phone.valid": true,
18. "secondary.phone.ip.last_seen_days": 12,
19. "secondary.address.validity_level": "invalid",
20. "secondary.address.first_seen_days": 10,
21. "secondary.address.to_name": "match",
22. "identity_network_score": 0.364,
23. "identity_risk_score": 375
}

```

1. **primary.email.valid** – Boolean value indicating whether the primary email address is valid. Possible values are true, false, and null.
2. **primary.email.first\_seen\_days** – The number of days since the primary email address was first seen. Possible values are numeric.
3. **primary.email.to\_name** – String value verifying match between email registered owner and primary input name. Possible values are match, no-match, not-found, and null.
4. **ip.risk** – Boolean value indicating whether the IP address is considered risky, based on multiple IP data points and velocity calculations. Possible values are true, false, and null.
5. **ip.primary\_address\_distance** – Integer showing the distance in miles between IP address and primary address. Possible values are numeric.
6. **ip.secondary\_address\_distance** – Integer showing the distance in miles between IP address and secondary address. Possible values are numeric.
7. **ip.last\_seen\_days** – The number of days since the IP address was last seen. Possible values are numeric.
8. **primary.phone.valid** – Boolean value indicating whether the primary phone number is valid. Possible values are true, false, and null.
9. **primary.phone.line\_type** – String value showing the line type of the primary phone number. Possible values are mobile, landline, fixed-voip, non-fixed-voip, premium, tollfree, voicemail, other, and unknown.
10. **primary.phone.ip.last\_seen\_days** – The number of days since the combination of the primary phone number and IP address was seen together. Possible values are numeric.
11. **primary.phone.to\_name** – String value verifying match between phone subscriber and primary input name. Possible values are match, no-match, not-found, and null.
12. **primary.address.validity\_level** – String value indicating whether the primary address is valid. Possible values are missing\_address, valid, invalid, valid\_to\_country, valid\_to\_city, valid\_to\_street, valid\_to\_house\_number, and valid\_to\_house\_number\_missing\_apt.
13. **primary.address.first\_seen\_days** – The number of days since the primary address was first seen. Possible values are numeric.
14. **primary.address.to\_name** – String value verifying match between primary address resident and primary input name. Possible values are match, no-match, not-found, and null.
15. **secondary.email.valid** – Boolean value indicating whether the secondary email address is valid. Possible values are true, false, and null.
16. **secondary.email.first\_seen\_days** – The number of days since the secondary email address was first seen.
17. **secondary.phone.valid** – Boolean value indicating whether the secondary phone number is valid. Possible values are true, false, and null.
18. **secondary.phone.ip.last\_seen\_days** – The number of days since the combination of the secondary phone number and IP address was seen together. Possible values are numeric.
19. **secondary.address.validity\_level** – String value indicating whether the secondary address is valid. Possible values are missing\_address, valid, invalid, valid\_to\_country, valid\_to\_city, valid\_to\_street, valid\_to\_house\_number, and valid\_to\_house\_number\_missing\_apt.
20. **secondary.address.first\_seen\_days** – The number of days since the secondary address was first seen. Possible values are numeric.
21. **secondary.address.to\_name** – String value verifying match between secondary address resident and secondary input name. Possible values are match, no-match, not-found, and null.
22. **identity\_network\_score** – Comprehensive network score built on behavioral insights with a higher score indicating a riskier transaction. Possible values include a number between 0 and 1 rounded to three decimal places.
23. **identity\_risk\_score** – Comprehensive identity risk score with a higher score indicating a riskier transaction. Possible values include integers ranging from 0 - 500.

## ABOUT EKATA

Ekata provides global identity verification via APIs and a SaaS solution to provide businesses worldwide the ability to link any digital transaction to the human behind it. Our product suite is powered by the Ekata Identity Engine, the first and only of its kind. It uses complex machine learning to combine features derived from the billions of transactions within our proprietary network and the data from our graph to deliver industry leading solutions to companies like Alipay, Stripe, Airbnb and Microsoft.