



IDVISION ALERTS

Data breaches have grown in frequency, size and scope allowing fraudsters to easily source personally identifiable information to perpetuate identity fraud. In 2016, 1 in 16 U.S. adults were victims of identity fraud resulting in losses totaling \$16B¹, the most on record for a single year.

FRAUDSTERS ARE DEVISING INCREASINGLY SOPHISTICATED FRAUD SCHEMES. IS YOUR ORGANIZATION PREPARED?

With identity fraud increasing on an annual basis and becoming more sophisticated with the growing use of stolen and synthetic identities, aided by technology, the challenges facing organizations have never been more complex.

Leveraging the power of IDVision, our alerts use real-time, proprietary ID behavioral algorithms to pinpoint fraud and high-risk identities at originations, onboarding and throughout the customer lifecycle.

This provides greater certainty that potential, fraudulent activity will be flagged before significant damage has been done to your organization's reputation, brand and revenue. And with ongoing updates to address evolving fraud techniques, and identity compliance requirements, you'll be better prepared to stay ahead of whatever's next.

¹Javelin 2017 Identity Fraud report5
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IDVISION ALERTS ARE AN INTEGRAL SOLUTION TO YOUR KEY BUSINESS CHALLENGES:

- Reducing fraud at originations before becoming an active account
- Improving operational efficiencies with less time and money spent on manual reviews, resulting in an improved consumer experience
- Pinpointing new, sophisticated and evolving behavioral fraud tactics in real time
- Defending your organization's positive reputation and maintaining consumer trust
- Complying with the Red Flags Rule and Know Your Customer regulations, ensuring you truly know who you're doing business with

STAY AHEAD OF FRAUDSTERS THROUGHOUT THE CUSTOMER LIFECYCLE:

- Application processing – Review what may have changed from prescreen to actual application
- Onboarding – Ensure initial transactions do not have behavioral anomalies
- Account Management – Monitor and verify suspicious identity usage and transactions

IDVISION ALERTS: HOW IT WORKS



SUPERIOR COVERAGE, FLEXIBILITY AND CUSTOMIZATION FOR YOUR ORGANIZATION:

- New and advanced fraud alerts detecting invalid/unverifiable SSNs, application velocity, identity behavioral anomalies, synthetic fraud, relational anomalies, unverifiable identities and more
- Advanced trigger logic combined with deep cross-industry data from the extensive network of TransUnion data sources lowers firing rates and false positives while improving fraud detection performance
- Individual alert configuration options enable alignment to your organizational fraud and identity compliance strategies
- Ease of integration minimizing IT expenditures and time to deployment
- Management reports summarizing triggered alerts and firing frequency help monitor performance and trends, as well as adjust strategies