

Synthetic Fraud Model



Protect your bottom
line from costly fraud



Detect synthetic fraud activity early

Remove suspected synthetic identities from pre-screen campaigns and flag suspected synthetic applicants for additional vetting.



Improve the customer experience

Increase approval rates while providing a friction-right customer experience.



Make informed decisions

Confidently detect costly fraud at origination and throughout the customer lifecycle with risk scoring.

Today's fraudsters are extremely adept at creating identities comprised of fabricated data elements or a compilation of multiple real identity elements. Businesses understand the importance of detecting new account fraud early yet it must be balanced with the ability to make fast decisions, remain compliant and provide great consumer experiences. Our model is purpose built based on actual disputes and investigations.

Quickly detect fraudulent identity elements

Synthetic Fraud Model analyzes consumer behaviors by uncovering anomalies or suspicious risk patterns within account openings and authorizations to detect fabricated and synthetic identities before they commit fraud, and still maintain a great consumer experience.

→ **Lower false positive rates**

Minimize impacts to good customer applications and manual review queues with low false/positive rates.

→ **Mitigate impact to key populations**

Alleviate impact to key populations, including new-to-credit consumers and damaged credit.

→ **Keep up with compliance requirements**

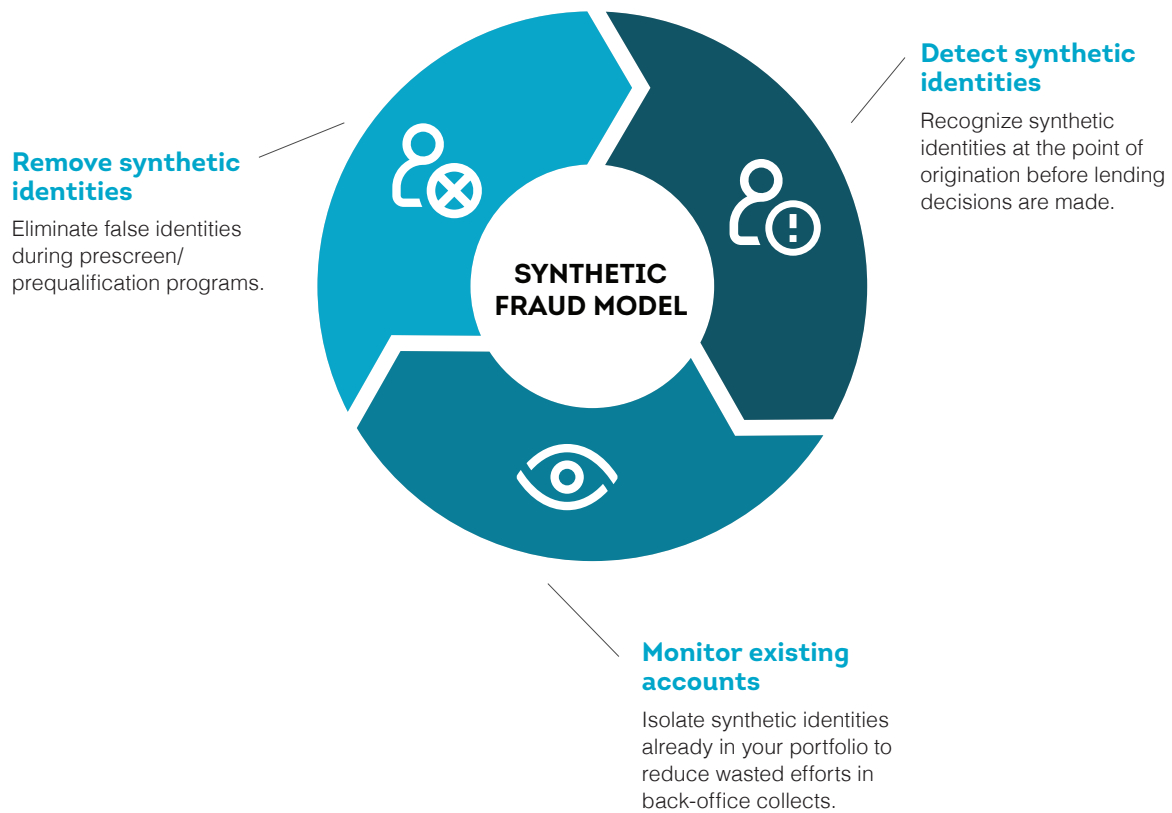
Withstand model governance reviews with Fair Credit Reporting Act (FCRA) compliance

→ **Strengthen review cycles**

Available for each step of the consumer lifecycle.

By detecting costly fraud behavior at account origination and continuing to monitor throughout the customer lifecycle, you are prepared to act before a fraudster “cashes out” and negatively impacts your bottom line.

TransUnion’s Synthetic Fraud Model helps you:



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