



Fraud Alerts

Receive early notification of confirmed and suspicious data that may impact your business

With incidents of fraud increasing each year, you can put TransUnion Fraud Alerts to work and reduce risk and drive down fraud write-offs.

This solution is designed to alert you when addresses, telephone numbers or other information provided by an applicant do not all match the person in question or if any of this data has been involved in previous fraud.

Functionality

The Fraud Alerts database helps to combat credit application fraud by forewarning credit grantors of possible fraudulent activity. Most of this data is confirmed fraudulent and loaded by TransUnion subscribers. This data is stored

on the Fraud Alerts database and in turn alerts our subscribers if used again in future applications. TransUnion utilises multiple data sources for the Fraud Alerts validation process, all managed from a single, accessible source.

Through our national network of subscribers we are able to provide credit grantors access to a unique and robust information source that can directly help reduce losses due to credit application fraud.

Value and benefits

Fraud Alerts serve as a warning that warrants further review. However, they should not be used as the sole reason for declining an application.

Fraud Alerts will notify you of addresses,

telephone numbers, ID numbers and employer names that have been reported as suspicious by a subscriber. Fraud Alerts also report on ID numbers that have been submitted on fraudulent applications using fictitious or altered pay slips or employment details.

When an alert is received you can request that the applicant provide additional documentation such as utility statements, a lease agreement or other records for further verification. For details about an alert, call the number listed with the Fraud Alert and provide the reference number from the screen to find out why the flagged information has been reported as suspicious.

Channel

Fraud Alerts is available via the consumer enquiry on all current delivery mechanisms:

- TU Direct
- A2B (Green Screen)
- CPU link (Mainframe to mainframe)
- Web Services

FOR MORE INFORMATION ON FRAUD ALERTS, PLEASE CONTACT YOUR SALES REPRESENTATIVE:

South Africa

- Johannesburg +27 11 214 6000
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