

TransUnion Digital Onboarding

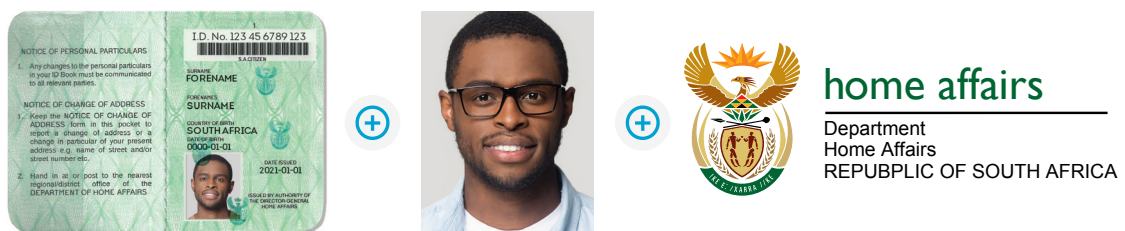
Digitally transforming the onboarding process

Everything you need to deliver a smooth, friction-right digital onboarding experience.

HOW IT WORKS

Product: Live Call to Home Affairs

Capability: Identity Establishment

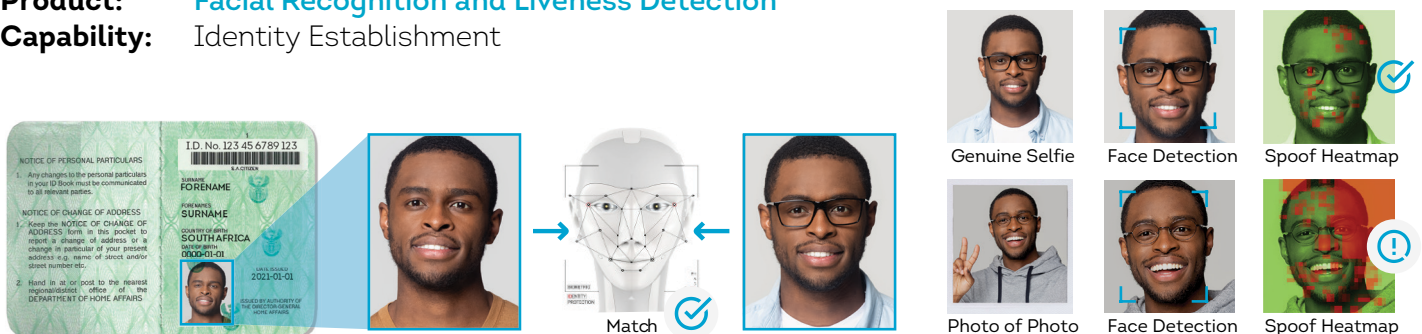


Reliably and securely verify a person's identity using official government records.

- A call to the Department of Home Affairs (DHA and HANIS link) checks the applicant's name and surname (based on ID number) for a match
- DHA returns a photo to enable facial recognition on the applicant's selfie
- Additional information from DHA includes birthplace, country, marital and deceased status
- Failover available if DHA is down
- Refugee permit and status validation at Home Affairs

Product: Facial Recognition and Liveness Detection

Capability: Identity Establishment



Advanced technologies swiftly, securely and conveniently verify a person is who they say they are.

- Facial biometrics compare the applicant's selfie against the Golden Source, the Department of Home Affairs or the document to ensure they're not applying on someone else's behalf
- An element of liveness detection is built in to detect fraud (e.g., taking a picture of a picture and not a genuine selfie)

Product: Document Authentication
Capability: Identity Establishment



Automatically improve efficiency and reduce operational costs while enhancing security and fraud protection.

- Validate ID untampered document authenticity (green book ID, smart card, driver's licence and passport for South Africans)
- Perform automated checks using machine learning and AI
- Support for identity documents from over 200 countries, including 4,000 different identity document types, such as passports, driver's licences, national ID cards, residence ID cards, voter ID cards, etc.

ANTI-MONEY LAUNDERING SOLUTIONS

Product: Politically Exposed Persons
Capability: Anti-money laundering and know your customer checks



Identify PEPs to help comply with regulatory requirements and avoid inadvertently facilitating illicit activity.

- Reliably profiles more than 1.3 million global government officeholders, officials and directors of state-owned enterprises
- Best-in-class risk screening with leading coverage and intelligent filtering to drive efficiency

Product: Global and Local Watchlists
Capability: Anti-money laundering and know your customer checks



Identify high-risk individuals for enhanced due diligence to protect against reputational damage and regulatory fines.

- Accesses more than 6,300 regulatory and disciplinary authority lists worldwide, **including:**
 - South African lists, such as SAPS Wanted List; FSB Enforcement Actions; FIC Administrative Sanctions; National Treasury Restricted Suppliers; and more

Product: Adverse Media
Capability: Anti-money laundering and know your customer checks



Identify customers with negative media coverage to reduce risk and protect your reputation.

- Over 30 million media articles screened, de-duplicated, prioritised and structured using technology and human review
- Global coverage of 11,000 sources
- Multiple local newspapers
- Automated classification across risk types and risk stages for efficient filtering and review

DIGITAL VERIFICATION

Product: Device Risk
Capability: Digital verification



Assess the level of risk associated with a device and take appropriate action to prevent fraud.

- When a device interacts with any platform or channel, it's checked against roughly 130 million confirmed fraud reports worldwide
- Searches TransUnion's global database of more than 11 billion devices for previous applications
- Establishes whether the device is good or bad
- Gauges current behaviour, such as velocity (one device applying for multiple accounts)

Product: Email Verification
Capability: Digital verification



Verify an email address is active and belongs to an actual person for improved customer data reliability and fraud prevention.

- Checks email validity and associated risk for over 350 million active email domains
- Corrects invalid entries to help improve contactability

Product: Phone Number Verification
Capability: Digital verification



Enhance security, better prevent fraudulent activity and improve customer experiences.

- 100% coverage of phone numbers backed by global carrier networks in more than 170 countries
- Assesses mobile phone number reputation (number data attributes, velocity, activity, traffic patterns) while scanning the global fraud database
- Includes SIM swaps and porting

Product: Proof of Address
Capability: Digital verification



Reliably and securely verify a customer has a physical address that matches their input address.

- Uses advanced optical character recognition (OCR) technology to scan and analyse various address documents, such as utility bills and bank statements
- Matches name, initials, surname and address information with customer inputs
- Can verify multiple address documents to increase verification reliability

Product: AVS Plus
Capability: Account verification



Pre-validate banking information to decrease the chances of fraudulent activities and returned payments.

- API remote online access digitally verifies customer and business banking details in real time with all major SA banks, **including:**
 - Identity authentication
 - Account number validation
 - Account status check (open for 3+ months)
 - Contact details confirmation (phone and email verification)

Product: Proof of Income
Capability: Affordability verification



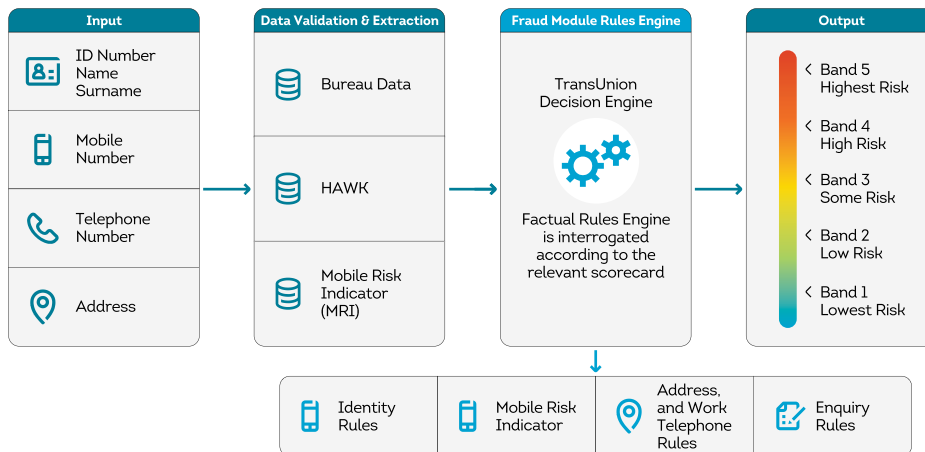
Ensure a customer has the financial means to make required payments and reduce default risk.

- Online API solution uploads and retrieves consumer bank statements to determine affordability and fraud tampering
- Checks applicant is the bank account owner
- Reads all incomes and calculates average monthly expenses
- Calculates and identifies primary income and monthly debit order obligations
- Looks for document tampering, such as balance mismatch, and producer, author and modification date anomalies

FRAUD PREVENTION

Product: Fraud Prevention Model (FPM)

Capability: Fraud prevention



Reduce the risk of fraudulent activity, minimise friction for legitimate customers and decrease the likelihood of false positives.

- Applies approximately 200 rules across identity, mobile, address and enquiries
- Identifies and indicates the level of suspicious data within applications
- Pinpoints risk and irregularities in consumer-supplied information