



Mobile Risk Indicator

Use mobile technology in the fight against fraud

Now you can identify potentially fraudulent customers based on their cell phone usage patterns. TransUnion Mobile Risk Indicator (MRI) is a unique solution that enables you to analyse and cross-reference mobile data obtained from multiple sources, then objectively make an informed referral decision at the time of application. MRI can also help with your collections by filtering non-fraudulent non-payers from undetected fraudulent accounts.

Enlist the latest tools to combat fraud

As application fraud continues to rise, you're facing significant impact on revenue and profit margins. Consequently, granting credit to individuals has become increasingly difficult and time consuming. You have to use different

methodologies for fraud detection at various stages of the customer life-cycle. The problem is that these methods are only as effective as the data on which they're based.

Our continuing objective is to eliminate all potential fraudulent strategies employed by individuals and syndicates. We achieve this by applying as many filters as possible to increase detection and prevention without compromising the acceptable false-positive rate.

Highlight unusual consumer cell phone behaviour

MRI is composed of multiple underlying rules, which are analysed through cell phone validation and consumer databases. It's designed to enhance our established fraud detection tools or be used as a stand-alone product.

For each rule, you'll see a yes/no indicator, with an added counter for certain rules to indicate the level of suspicious data. It will highlight any abnormal behaviour by your customer in relation to his or her cell phone usage and conduct. This gives you a valuable lead when making business, credit or risk decisions during various stages of the customer life-cycle.

MRI incorporates the expertise of professionals in a range of disciplines, including:

- Forensic investigators from various credit granting environments
- Expert model developers
- Practitioners dealing with fraud on a daily basis

How MRI works

Compare the input cell number against the cellular database:

- Check if the cell phone number is fake or manufactured
- Verify the date of the first cell phone number usage
- Determine whether there is cycling of different sim cards used in one handset

Compare the input cell number against the consumer database:

- Check whether it has been previously listed as used in fraud
- Check if there have been frequent cell phone number changes
- Determine if different consumers have been using the same cell phone number

Make better decisions at the time of application

The unique MRI can help you:

- Improve fraud detection and loss ratios
- Prioritise credit applications
- Minimise referral rates
- Maximise the fraud suspect rate

MRI SOLUTION DELIVERY:

MRI is a value-add to the consumer enquiry solution and is available to all TransUnion customers via the following delivery channels:

- TransUnion Direct (online) as part of the fraud model
- A2B (Green screen)
- CPU link (mainframe-to-mainframe) stand-alone and as part of the fraud model
- Batch (large input files) processed within a 48 hour turn around

FOR MORE INFORMATION ON MOBILE RISK INDICATOR PLEASE CONTACT YOUR SALES REPRESENTATIVE:

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