



HIGH RISK FRAUD ALERT

Identify potential fraud and take timely, appropriate action.

High Risk Fraud Alert, an industry-leading fraud solution, informs you of customers who may present an elevated risk of fraudulent behaviour. This allows you to pinpoint risk to help you make the right decisions at the right time. Alerts can be returned in one of three ways: Online with a TransUnion Credit report; online independently of the credit report, or offline in a batch file.

SCREEN APPLICATIONS MORE EFFECTIVELY WITH OUR NATIONAL CONSORTIUM DATABASE

Our solution checks information on a credit application or in an associated file against a National Consortium Database that indicates potential fraud. This helps you reduce losses, save on operational costs and improve profitability throughout the customer lifecycle.

HIGH RISK FRAUD ALERT VERIFIES A RANGE OF INFORMATION

Our solution checks social insurance numbers, addresses and phone numbers against a database separate from our credit bureau. When a match occurs, a flag is returned - with or without a TransUnion credit bureau file - online or batch-processed.

NOW GET MORE FROM ENHANCED HIGH RISK FRAUD ALERT WITH THESE POWERFUL FEATURES—EXCLUSIVE TO TRANSUNION

Continued monitoring for up to 90 days

Retro High Risk Fraud Alert enables you to continue monitoring an application for up to 90 days after origination, so you will be notified if any of the applicant's data inputs are reported in a confirmed fraud. An alert, conveniently delivered by email, will identify high-risk activities and suspected fraud activity post inquiry.

HIGH RISK FRAUD ALERT HELPS YOU DETERMINE WHEN FURTHER INVESTIGATION IS REQUIRED

This easy, affordable solution can help you make more informed decisions on when to take investigative action on these and other transactions:

- New account applications (including Internet)
- Instant credit
- Deposit accounts
- Third-party portfolio acquisition

ACHIEVE MORE WITH TRANSUNION

As a global leader in credit information and information management services, TransUnion creates economic and competitive advantages for businesses and consumers. Through this powerful combination of information and insights, we can help you make better decisions, improve efficiency, and identify opportunities at every stage of your customer lifecycle—from acquiring customers to strengthening and expanding your relationships with them.

BENEFITS



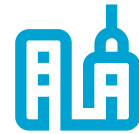
Improve your detection of fraudulent applications and account takeovers



Identify high-risk locations as a part of your marketing campaigns



Make better decisions based on alert type



Consortium approach enables you to leverage your own negative data, as well as that of TransUnion customers



Reduce operational costs and pre-screening efforts

LEARN MORE

To learn more about how you can use TransUnion High Risk Fraud Alert, contact your TransUnion representative.

transunion.ca/business | **855-4TU-INFO (855-488-4636)**

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