



TransUnion Address Verification Service

Help detect and prevent fraud by comparing consumer information to our database

Compare credit card numbers and other consumer information with the TransUnion credit bureau file to help verify that all information matches the billing file. Address Verification Service helps you avoid fraudulent transactions and chargebacks—especially valuable for Internet and mail order/telephone order merchants, who have greater challenges in properly identifying customers.

Financial institutions can use Address Verification Service to help manage risk with balance transfers and convenience cheques. The solution can validate that the money is being transferred to a credit card number that matches the consumer's name, address and telephone number.

Verify key information even after authorization

Although a card number may be valid and the transaction already authorized, it may be discovered afterwards that the bill-to name and address provided do not match those of the true card holder. When the

transaction is disputed, the purchase is charged back to the merchant, who may not be able to collect from the purchaser. Address Verification Service compares the credit card numbers and other consumer information provided to the merchant with the information housed on the TransUnion credit bureau file. Information is returned to the merchant indicating which data elements do and do not match the credit bureau file. The information provided gives merchants an opportunity to take appropriate action—for example, calling the consumer to request additional information.

Acquirers: Provide a value-added service to your merchants

AVS Host enables you to host Address Verification Service. This allows you to act as a conduit for providing Address Verification Service to your merchants. The merchant uses Address Verification Service through their existing links with your institution, with no need for the merchant to create a separate connection to TransUnion

Designed to support your organization's needs

Address Verification Service features flexible options:

- Available for on-line and batch applications
- May be used via the secure TransUnion Internet Fraud Services (IFS) website
- Customization available to tighten or loosen match criteria
- Details from the credit bureau file are available to the merchant if customer consent has been obtained (on the merchant's web site or by using a script in telephone transactions)

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. This powerful combination of information and insight will 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.

TO LEARN MORE about Address Verification Service and how you can use it as a tool in your efforts to detect and prevent fraud, please contact your TransUnion representative.

www.transunion.ca/business
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