



Authorized User Alert Technical Details

Refer to General Announcement #58 for additional technical specifications or contact the Client Technical Support Group at 1-800-985-4208.

Introduction

A recent issue has surfaced that can pose significant risk to lending institutions: in an effort to artificially inflate their credit scores, consumers are “renting” tradelines with extensive credit histories, high credit limits and solid repayment profiles. TransUnion is pleased to introduce a solution (Authorized User Alert) to identify “potential renters” to help mitigate risk caused by this dynamic.

Release Date

September 19, 2007

Summary of Features and Functionalities

- **Service code:** 07014
- **Service availability:** the Authorized User Alert will be an *add-on* service that is available only with the Credit Report (service code: 07000)
- **Available format:** TU4.0 or TU4.1 format; print image
- **Available language:** English or Spanish
- **Request for the service:** There is no need to request it in a Credit Report service inquiry if the customer is set up to receive the new add-on service **by default**. However, if the customer is set up to receive it **by request**, the customer must request the service by including it in the request add-on segment in the Credit Report inquiry (FFI).
- **Service output:** Depending on the customer-specified thresholds for the service, the following two alert messages may be returned. The <##> symbol represents a dynamically generated number based on the information in a specific Credit Report:

Message Code	Message Text
AH01	NUMBER OF AUTHORIZED USER ACCOUNTS IS <##>
AH98	PERCENTAGE OF SATISFACTORY OPEN REVOLVING ACCOUNTS THAT ARE AUTHORIZED USER ACCOUNTS IS <##>%

Eligibility and Setup

1. **Eligibility:** Dependent on business need, a customer can be set up to be eligible to receive the Authorized User Alert either **by default** (on all Credit Reports) or **by request**.
2. **AH01 threshold:** A customer can be set up to receive the message AH01 when the number of authorized user accounts in a Credit Report is greater than or equal to a specific **number** (for example, receive the message AH01 only if the Credit Report contains five or more authorized user accounts).
3. **AH98 threshold:** A customer can be set up to receive the message AH98 when the percentage of satisfactory open revolving accounts that are authorized user accounts in a Credit Report is greater than or equal to a specific **percentage** (e.g., receive the message AH98 only if the Credit Report contains authorized user accounts comprising 25% or more of satisfactory open revolving accounts).

Inquiry for the Authorized User Alert

- **If a customer is set up to receive the Authorized User Alert add-on service *by default*,** there is no need to request it in a Credit Report service request.
- **If a customer is set up to receive the Authorized User Alert add-on service *by request*,** refer to General Announcement #58 or contact Client Technical Support at TUCTS@transunion.com to obtain detailed technical specifications of what to include in the Credit Report service inquiry to receive the service.

Response of the Authorized User Alert

Refer to General Announcement #58 or contact Client Technical Support at TUCTS@transunion.com to obtain detailed technical specifications of the response.

Print Image Samples

Below are samples of the Authorized User Alert result returned in the Special Message section in a Credit Report print image response.

- **English sample – “Authorized User Alert - Hit” returned (Print Image)**
The sample below illustrates the “Authorized User Alert - Hit” returned in a Credit Report print image (only the Special Message section is displayed). The Credit Report contains 18 authorized user accounts, which totals 25% of all satisfactory open revolving accounts.

```
-----  
SPECIAL MESSAGES  
***ADDRESS ALERT: CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)***  
***ADDRESS ALERT: PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)***  
***HIGH RISK FRAUD ALERT:FILE SSN NOT ISSUED BY SOCIAL SECURITY  
ADMINISTRATION***  
***OFAC NAME SCREEN ALERT - CLEAR***  
***AUTHORIZED USER ALERT: NUMBER OF AUTHORIZED USER ACCOUNTS IS 18***  
***AUTHORIZED USER ALERT: PERCENTAGE OF SATISFACTORY OPEN REVOLVING ACCOUNTS THAT ARE  
AUTHORIZED USER ACCOUNTS IS 25%***  
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```

- **English sample – “Authorized User Alert - Clear” (Print Image)**

The sample below illustrates the “Authorized User Alert - Clear” returned in a Credit Report print image (only the Special Message section is displayed).

```
-----  
S P E C I A L   M E S S A G E S  
***ADDRESS ALERT: CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)***  
***ADDRESS ALERT: PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)***  
***HIGH RISK FRAUD ALERT:FILE SSN NOT ISSUED BY SOCIAL SECURITY  
ADMINISTRATION***  
***OFAC NAME SCREEN ALERT - CLEAR***  
***AUTHORIZED USER ALERT - CLEAR***  
-----
```

- **Spanish sample – “Authorized User Alert - Hit” returned (Print Image)**

The sample below illustrates the “Authorized User Alert - Hit” returned in a Credit Report print image (only the Special Message section is displayed). The Credit Report contains 18 authorized user accounts, which totals 25% of all satisfactory open revolving accounts.

```
-----  
M E N S A J E S   E S P E C I A L E S  
***ID MISMATCH ALERT: DIRECCION ENTRADA NO CONCUERDA CON ARCHIVO***  
***ID MISMATCH ALERT: DIRECCION PREVIA ENTRADA NO CONCUERDA CON ARCHIVO***  
***HIGH RISK FRAUD ALERT:DIRECCION ENTRADA ANTERIOR HA SIDO USADA (013) VECES EN LOS ULTIMOS (30)  
DIAS EN DIFERENTES INDAGACIONES***  
***SSN YEAR OF ISSUANCE :NUMERO DE SEGURO SOCIAL ARCHIVO NO FUE I  
TIDO POR LA ADMINISTRACION DEL SEGURO SOCIAL$***  
***ALERTA DE OFAC NAME SCREEN - NO EXISTE INFORMACION***  
***ALERTA DE USUARIO AUTORIZADO: NUMERO DE CUENTAS DE USUARIO AUTORIZADO ES 18***  
***ALERTA DE USUARIO AUTORIZADO: POR CIENTO DE CUENTAS ROTATIVAS ABIERTAS SATISFACTORIOS DE  
USUARIO AUTORIZADO ES 25%***  
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```

- **Spanish sample – “Authorized User Alert - Clear” returned (Print Image)**

The sample below illustrates the “Authorized User Alert - Clear” returned in a Credit Report print image (only the Special Message section is displayed).

```
-----  
M E N S A J E S   E S P E C I A L E S  
***ID MISMATCH ALERT: DIRECCION ENTRADA NO CONCUERDA CON ARCHIVO***  
***ID MISMATCH ALERT: DIRECCION PREVIA ENTRADA NO CONCUERDA CON ARCHIVO***  
***HIGH RISK FRAUD ALERT:DIRECCION ENTRADA ANTERIOR HA SIDO USADA (013) VECES EN LOS ULTIMOS (30)  
DIAS EN DIFERENTES INDAGACIONES***  
***SSN YEAR OF ISSUANCE :NUMERO DE SEGURO SOCIAL ARCHIVO NO FUE ITIDO POR LA ADMINISTRACION DEL  
SEGURO SOCIAL$***  
***ALERTA DE OFAC NAME SCREEN - NO EXISTE INFORMACION***  
***NO HAY ALERTA DE USUARIO AUTORIZADO***  
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```

Testing for the Authorized User Alert

After the Authorized User Alert is released on September 19, 2007, customers can contact their TransUnion sales representative to request this new service and to begin testing.

After the customer is setup for the Authorized User Alert in the TransUnion system, a customer can test the Authorized User Alert transaction by sending a Credit Report (service code: 07000) inquiry to the TransUnion standard test region. There are two ways to send a service inquiry to the TransUnion standard test region:

- **Use a *production* subscriber code:** Customers can use their production subscriber code but must make sure, when sending a Credit Report inquiry to the TransUnion system, that the Special Routing Indicator field in the FFI's TU4I segment (displacement 6) has a value of **1**. In addition, the production subscriber code password must be changed to PSWD.
- **Use a *test* subscriber code:** Customers can use their assigned test subscriber code (that is, the subscriber code with market **06** and submarket **22**) and send a Credit Report inquiry to the TransUnion system, which will automatically route the transaction to the test region.

Test Subjects

After being set up for the Authorized User Alert in the TransUnion system, customers can test the new add-on service using any published test subjects for TransUnion Credit Report service. However, because not all published test subjects contain authorized user accounts, we recommend using the following subject when testing for the Authorized User Alert add-on service.

Last Name	First Name	SSN	House #	Street Name	City	State	Zip Code
Authorized	Trade	850-52-5562	544	Roges Ln	Fort Bragg	CA	95437

For additional test subjects, contact TransUnion's Client Technical Support:

Email: TUCTS@transunion.com

Phone: 1-800-985-4208

Call With Questions

Please contact your TransUnion sales associate if you would like to receive this new service. If you have any technical questions about the Authorized User Alert service, contact Client Technical Support at 1-800-985-4208.