



Detect evolving fraud trends faster— with TransUnion Identity Alerts

Fraudsters are smart. They constantly find and exploit cracks in verification and fraud detection programs. And they're counting on you not keeping up. Now you can stay ahead of the fraudsters with TransUnion Identity Alerts*.

Be better protected

TransUnion Identity Alerts detects a wider range of fraudulent and suspicious identity activity than traditional systems. It fills gaps in verification and fraud detection systems by pinpointing new fraud behavior patterns. You'll get additional protection against account takeover and first-party fraud through advanced fraud alerts that detect synthetic and true-name fraud, application velocity and relational anomalies.

More specifically, Identity Alerts:

- Offers 30 new alerts derived from advanced algorithms that continually learn and target new fraud behavior patterns
- Accesses a proprietary, cross-industry network of more than 700 billion aggregated consumer identity elements and more than 2.6 million known frauds
- Complements TransUnion's High-Risk Fraud Alerts, Credit Report and Identity Manager Verification solutions

UPGRADE TODAY

If you're a current TransUnion subscriber, using TransUnion Direct, you can immediately receive these new alerts as an add-on to Credit Report, High Risk Fraud Alerts or Identity Manager Verification transactions. To learn more, contact your sales representative or call **844-245-4071**.

Tackle the most advanced fraud tactics—with 30 new alerts

Identity Alerts leverages sophisticated algorithms to detect patterns of identity misuse in four different categories.

TYPE OF ALERTS	WHAT IT DETECTS
True Name and Synthetic Fraud	Real (true) identities or identity elements used in suspected or reported fraudulent activity. Fabricated identities or identity elements from multiple consumers combined into a single, false identity
Application Velocity	Identity elements used an unusual number of times
Relational Anomalies	Suspicious links between identities or identity elements
Verifications	Unknown identity elements used in combination with known consumer identities

Identity Alerts helps you:

- Improve verification and fraud detection programs by flagging additional suspicious identities
- Prioritize and apply the appropriate fraud treatment strategies
- Strengthen compliance with red-flag and other Know Your Customer regulations

SAMPLE TRANSACTION RESULT WITH IDENTITY ALERTS USED AS AN ADD-ON TO IDENTITY MANAGER VERIFICATION

ALERTS AND SPECIAL MESSAGES

Type	Explanation
IDENTITY ALERTS	INPUT CURRENT ADDRESS LINKED TO UNUSUAL NUMBER OF PHONES IN 1 YEAR UNABLE TO CONFIRM INPUT CURRENT ADDRESS IN ASSOCIATION WITH OTHER ELEMENTS UNABLE TO CONFIRM INPUT PHONE IN ASSOCIATION WITH OTHER ELEMENTS SYNTHETIC FRAUD PATTERN MATCH

HIGH RISK FRAUD ALERT CLEAR

OFAC NAME SCREEN CLEAR

IDENTITY MANAGER VERIFICATION

VERIFICATION SUMMARY

Data Type	Value
IDENTITY RISK LEVEL	High
BEST MATCH DATA SOURCE	File
VERIFICATION POINT	+75
RISK LEVEL LOWER/UPPER THRESHOLDS	+5 / +49

Key Messages

KMSG04 - REPORTED OR SUSPECTED FRAUD RELATED ALERT
KMSG07 - ADDRESS RELATED ALERT
KMSG11 - TELEPHONE RELATED ALERT

Note: Higher scores represents higher risks

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