



TransUnion for Public Sector

# All the Identity Data You Need – in One Place

*TransUnion's Utility Solution reveals whom you're dealing with so you can make smarter decisions, mitigate risk and remain compliant*

**Within the utility industry, “know your customer” traditionally meant performing a simple credit check and based on results, determining down payment requirements. Today, you need more to develop a complete consumer picture before deciding to onboard prospects.**

With our Utility Solution, we can validate and authenticate consumer identities and devices. We offer a trended credit score that provides information as to where someone has been fiscally and where they may be headed. In addition, we provide income estimation which is useful in setting appropriate rates. Finally, to safeguard personal data, we offer TransUnion Report Token which prevents the need to transmit personally identifiable information to collection agencies or others.

Without the answers, you may increase costs and expose yourself to unnecessary risks. With TransUnion's Utility Solution, you gain access to new decisioning data faster to determine if a deposit is necessary. Plus, you can leverage automation for improved operational efficiency and consistency. By making more transparent and consistent decisions, centralizing your risk management strategies becomes easier. All this – from a convenient, single provider.

**To operate successfully, you need to quickly and accurately answer questions, such as:**

-  Is a prospective customer a real person and not a synthetic identity?
-  Does this prospective customer have a high-risk cyber profile?
-  How can I provide the best possible customer service?
-  What does this person's trended credit score predict?

TransUnion Utility Solution	
Red Flags Rule Compliance	✓
Deposit Decisioning	✓
Assess Subsidy Eligibility	✓
Locate for Collections	✓

## **TRANSUNION UTILITY SOLUTION**

When integrated with your business rules, our Utility Solution may be able to lower your risks and improve customer satisfaction. In addition, our Red Flags Rule meets federal requirements.

### **AUTHENTICATION**

Know your customer and the devices they are using – easier Red Flags Rule compliance



### **DEPOSIT DECISIONING**

Check your customer's credit to determine if a deposit is necessary



### **ASSESS SUBSIDY ELIGIBILITY**

Know your customer's estimated income



### **LOCATE FOR COLLECTIONS**

Leverage the industry's best right-party contact platform



## **LEARN MORE**

TransUnion stands ready to work with Public Utilities as they continue to validate, secure and improve their customer interaction. For further information, please contact Jennifer Parker at **312-509-1578** or **Jennifer.Parker@transunion.com**