Fraud is growing at an unusually high rate. According to a 2015 study, new account fraud is expected to increase 44% from $5 billion to $8 billion between 2013 and 2018.¹

As fraud grows in volume, sophistication and danger, it’s imperative you’re well-equipped to proactively detect and combat fraud before you incur losses. While fraudsters continue to devise ways to fool your systems and processes, today’s consumers continue to demand seamless, online transactions.

With IDVision℠, you gain a competitive edge not only by being able to identify hard to catch fraudsters at the onset of suspect behavior, but by streamlining processes and delivering smooth customer experiences.

**BENEFITS**

- Exploit data and technology to stay ahead of evolving, sophisticated fraud
- Identify high risk transactions and behaviors
- Approve good customers with confidence and minimal friction
- Reduce false positives
- Improve operational efficiencies reduce manual reviews and back office expenses

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TransUnion’s IDVision suite comprises powerful fraud and identity solutions that aid you in better understanding your customers by detecting suspected fraud earlier and interpreting data in search of anomalies and patterns of risk. Armed with these solutions, you can protect and restore confidence while satisfying good customers.

**FEATURES**

**DEEPER, MORE EXPANSIVE DATA**
Diverse and growing data spanning real and world digital identities, transactional behaviors, and elements that help you assess reputation and fraud risk at point of origination.

**PREDICTIVE MODELS AND SCORES**
Interprets data in search of anomalies and patterns of risk giving you insights to mitigate instances of fraud.

**JUST-IN-TIME INSIGHTS**
Real-time insights, across all channels, that don’t slow down transactions or cause unnecessary friction – for a better customer experience.

**SINGLE VIEW**
Leverages a single system for holistic fraud and compliance, increasing confidence and decreasing costs.

**CAPABILITIES**
TransUnion’s IDVision suite of solutions helps increase confidence when answering critical questions in real time, to mitigate instances of fraud and identity theft:

- **IDENTITY VERIFICATION AND AUTHENTICATION**: Is the person who they say they are?

- **DIGITAL VERIFICATION**: Is there anything suspect about the device, digital footprint or online behaviors associated with this transaction?

- **HIGH RISK FRAUD ALERTS**: Is there anything suspect about how this identity is being used?

- **SYNTHETIC FRAUD MODEL**: May this identity be fabricated or manipulated for the purposes of hiding fraudulent behavior?

- **FRAUDULENT CHARGE-OFF SCORE**: Looking cross-wallet for this consumer, are there signs of intent to abandon?

- **FRAUD PREVENTION EXCHANGE**: Have any of these device or identity elements been associated with high velocity?