

High Risk Fraud Alert plays an advisory role by issuing warnings about information that appears to be genuine but, in reality, may be questionable. These warning messages focus on high-risk addresses, Social Security Numbers and phone numbers to help reduce fraud, protect consumers and lower risk on both potential and existing accounts.

High Risk Fraud Alert uses one of the industry's most complete national files of potentially fraudulent information and is available as an add-on to most TransUnion solutions or as a stand-alone tool.

It also offers a variety of powerful message categories. True name fraud information compares customer data to our potential and actual victim file from the industry-leading TransUnion Fraud Victim Assistance Department database. Other alerts flag non-residential information such as high-risk addresses and phone numbers. Warnings may also be generated when potentially fraudulent application information is compared to customer-contributed data.

Inquiry history draws upon our extensive system intelligence of address and Social Security number usage to determine if there has been an excessive number of inquiries within a certain period of time. Plus, the Social Security Number analysis identifies the year(s), state and age obtained for valid numbers, numbers not yet issued and numbers of deceased consumers.

Features

- Multi-sourced database includes unique fraud victim data
- Flexible message settings may be adjusted to meet user requirements
- Over 50 specific and actionable warning messages are available

Input Requirements

Since this option is an add-on, input is dependent on core products accessed.

Delivery Options

- CPU-CPU
- Remote Terminal
- OLB
- TransUnion DeskTop