



Fraud Prevention Model

Reduce risk and mitigate application fraud

Application fraud is increasing rapidly, causing significant impact on your revenues and profit margins. At the same time, screening individuals has historically been a time-consuming manual process that is prone to error.

TransUnion Fraud Prevention Model alleviates this problem by providing a fast, consistent way to flag potentially fraudulent applications.

Use our Fraud Prevention Model to:

- Improve fraud detection rates
- Reduce fraud losses
- Prioritise referrals
- Reduce time spent on application screening

Powerful analytics detect suspicious data

The Fraud Prevention Model identifies irregularities in consumer-supplied data. It detects the level of suspicious data in credit applications by using a refined rule set that's predictive of application fraud, based on patterns of information and key fraud trend analysis.

The model processes customer inputs against the following information

- ID verification, fraud risk alerts, address, telephone and cellular frequency
- Confirmed fraud based on shared fraud data

Sophisticated rules engine fuels final rating

- Each rule investigates a particular aspect of the information

- Each rule is assigned a specific score, according to the level of importance of the information
- When a rule identifies an irregularity, it adds the assigned score to the overall score of the fraud model
- Once all the rules are run, the model assigns a final rating based on the accumulated scores

Incorporate robust fraud capabilities in your decisions:

The Fraud Prevention Model has been built with the expertise of professionals from a range of disciplines, including:

- Forensic investigators from various credit granting environments
- Expert model developers
- Fraud practitioners
- Data analytics experts

This expertise allows you to cross-check all relevant information and within seconds, receive a rating of the likelihood of the application containing suspicious data.

Get reports through the channel of your choice:

The TransUnion Financial Services solution is hosted on our mainframe, so it's available to you through a variety of channels including:

- TransUnion Direct
- CPU
- Web services
- Batch

The fraud model delivers:

- Rating to indicate the level of suspicious data within an application
- Detailed rationale for the rating provided
- Automation of the investigation and detection process
- Consistency in the methods used to detect suspicious data

**FOR MORE INFORMATION
ON THE FRAUD PREVENTION
MODEL PLEASE
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