

TransUnion ID Solutions Management

6º Congreso Nacional de Crédito & Cobranzas

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SOCIOS LOCALES



TransUnion.

September 2011

TransUnion: Información General



- Fundada en 1968
- Oficina principal en Chicago
- 3,700 empleados a nivel mundial
- Presencia en 25 países en los 5 continentes
- Provee información a 50,000 empresas
- Mantiene historias de crédito a más de 500 millones de personas
- Procesa billones de registros mensuales

Ofrecemos soluciones para:



Risk Management



*Analytics &
Decisioning*



*Prevención de
Fraude*

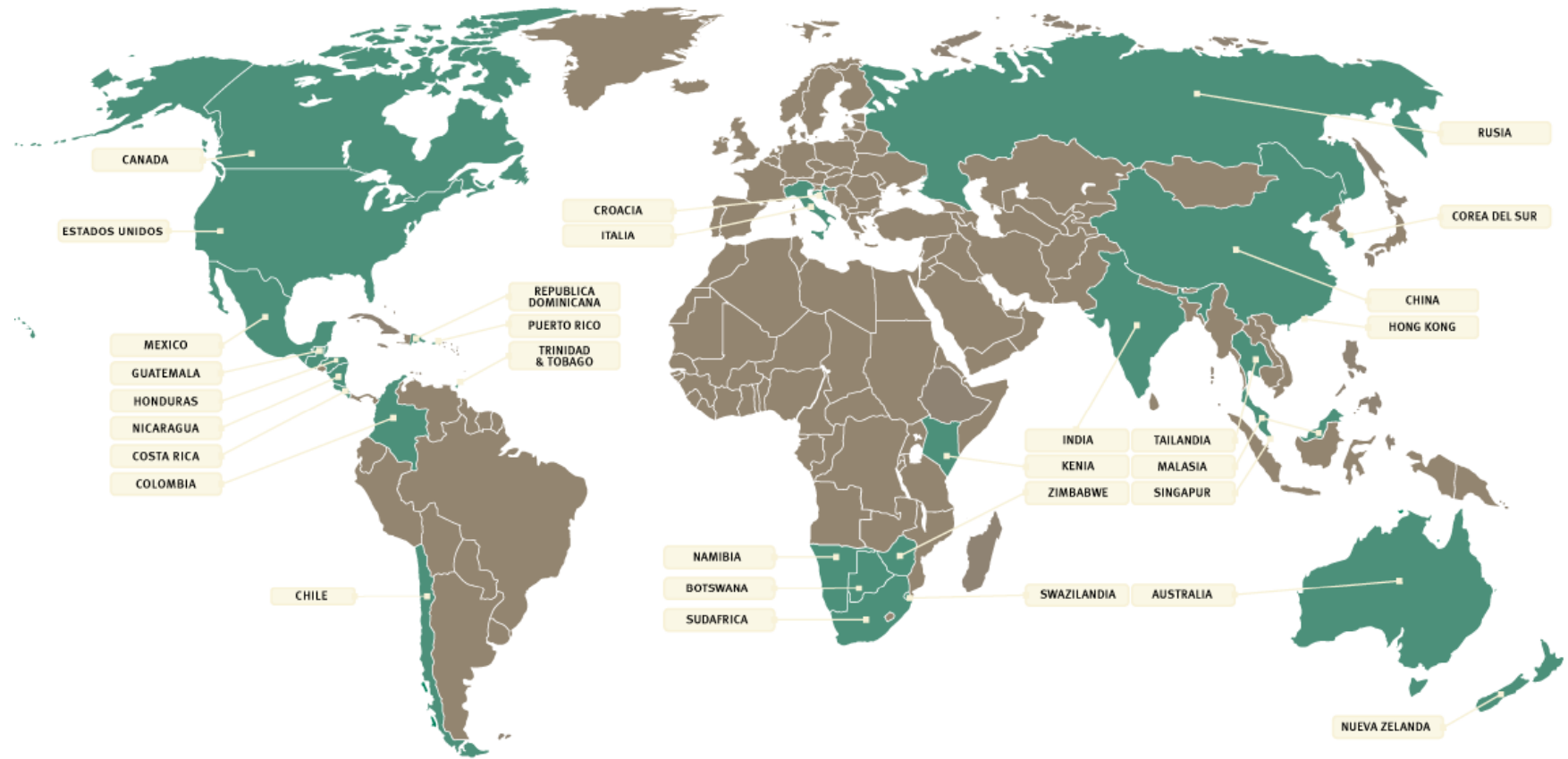


Mercadeo

TransUnion: Presencia Global



Estamos en +25 países, en 5 continentes.

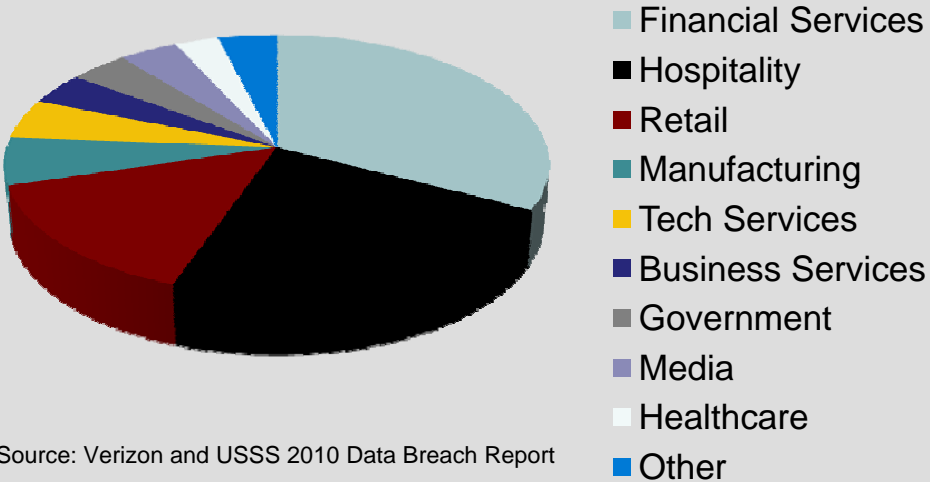


Fraud Trends....a cross industry problem



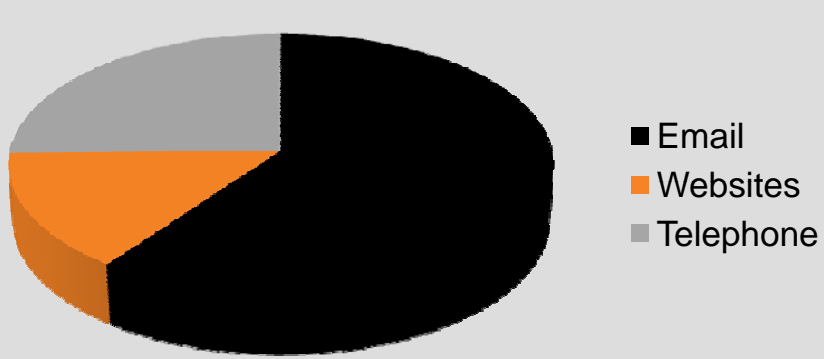
- With the advent of technology and the internet, fraudulent incidences are increasing
- APACS 2011 reported that Account Takeover has increased 18% while all other fraud types decreased

Industry Group Breaches



Source: Verizon and USSS 2010 Data Breach Report

Identity Fraud Statistics



Source: Federal Trade Commission



Fraud Environment



How is fraud defined?



Where do you see your fraud losses trending?
Up, down or flat?



How big is the Fraud Problem?

The Fraud Problem



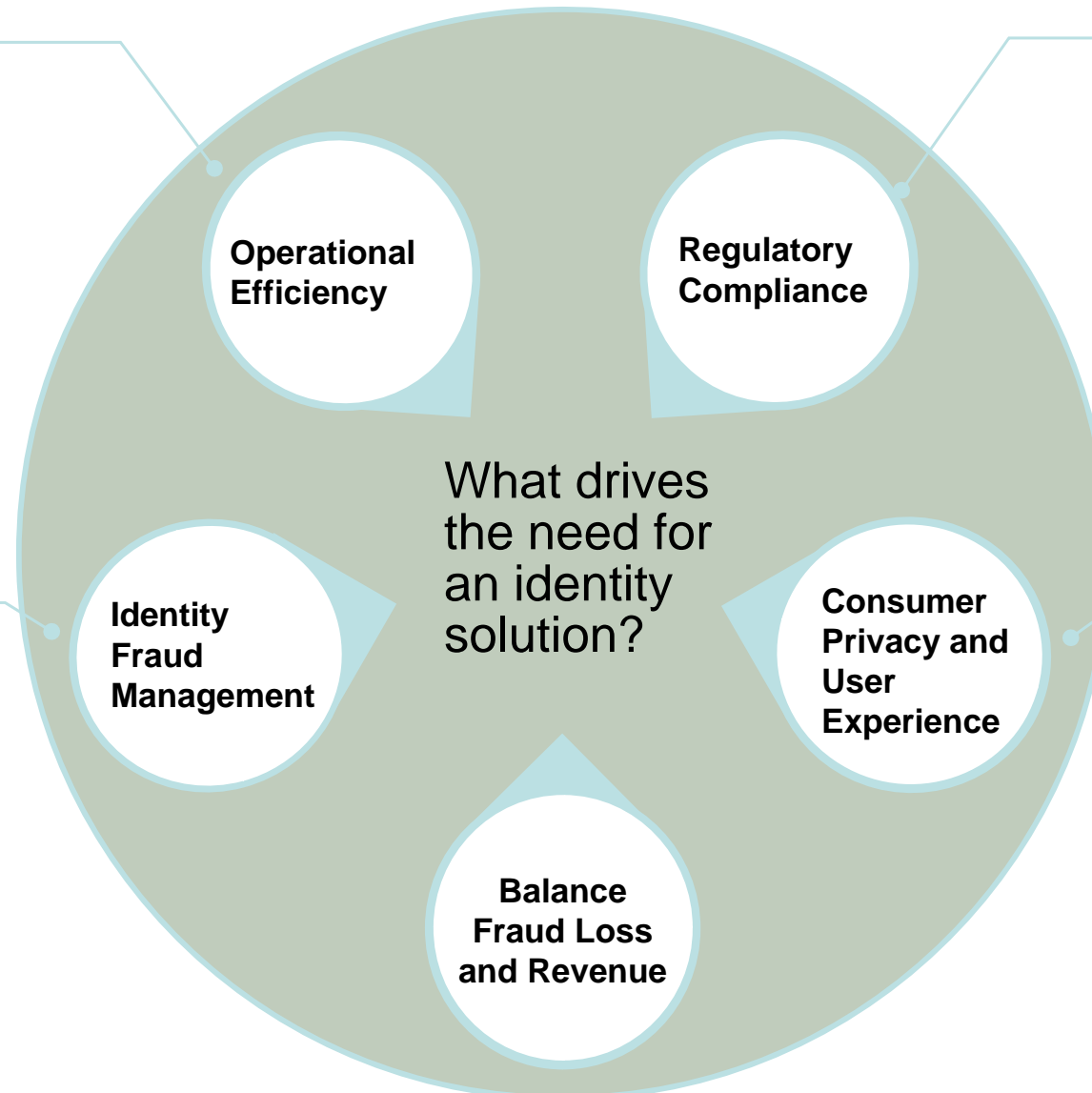
	Identity Fraud 3 rd Party	Bust Out 1 st Party
Challenge	An individual is a victim of having their identity stolen or personal information used without consent	An individual subscribes to products or services with no intent to pay
Benchmark	<p>Mature Markets 2% of the total fraud losses</p> <p>Emerging Markets: As high as 10%</p>	<p>Mature Markets: 5-15% of the total bad debt</p> <p>Emerging markets: as high as 35%</p>
Market Problem	<p>\$12,000,000</p> <p><i>*Canada (Mature Market) Based on 2009 payment card fraud losses approx \$400M</i></p>	<p>\$120,000,000</p> <p><i>*Canada (Mature Market) Based on 2009 Credit Card Charge Off approx \$800M</i></p>

Know Your Customer: A comprehensive identity management solution must focus on more than just preventing fraud



- Reduce costs by automating the identity assessment
- Auto-populate order entry screens
- Reduce manual reviews
- Facilitate customer self-service through online channel
- Integrate easily with existing processes and platforms

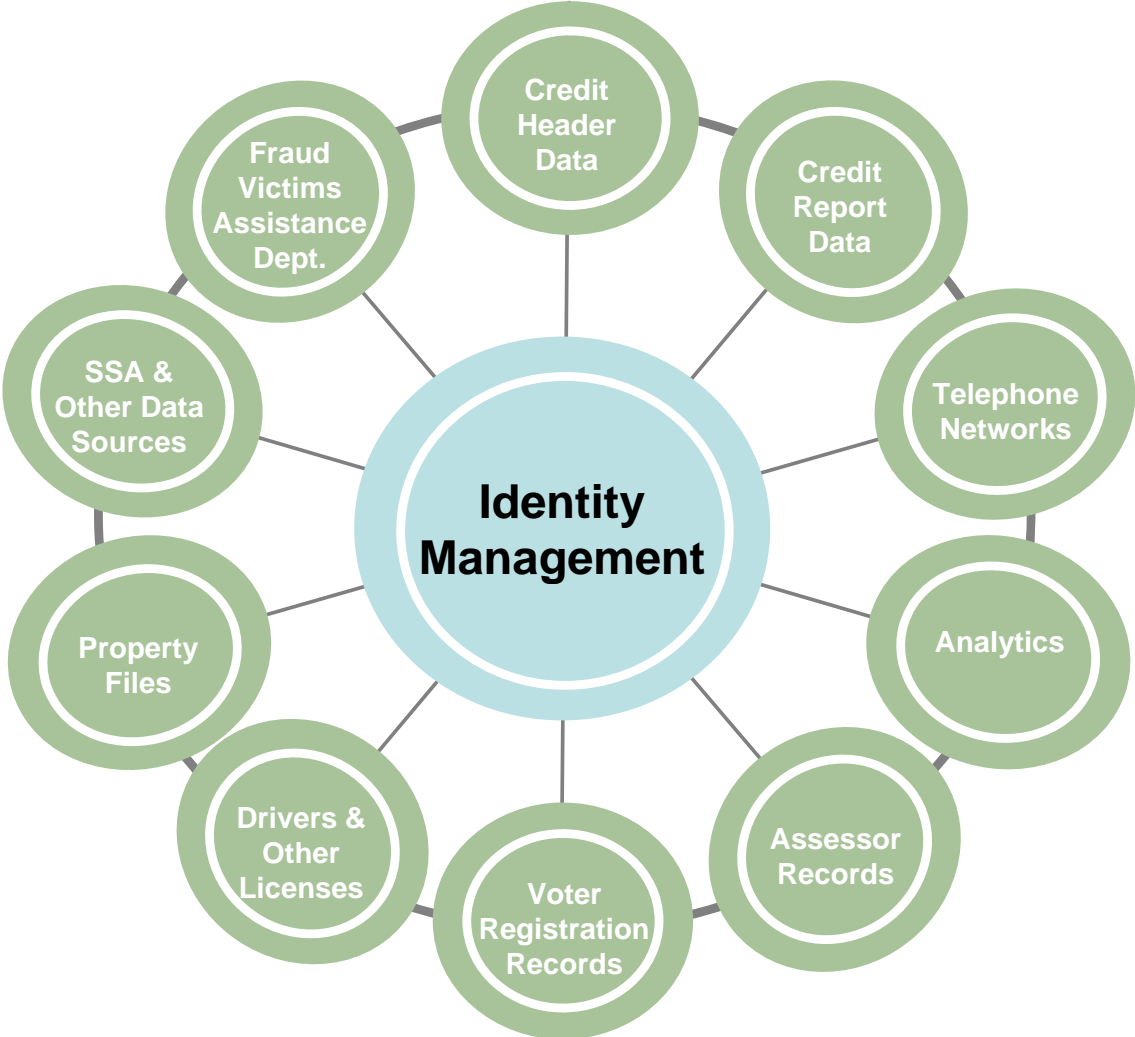
- Verify application information to prevent fraud
- Flag high risk addresses, etc.
- Manage fraud losses to acceptable levels
- Identify fraud in highest risk accounts
- Defend against account opening, account takeover, and “bust out” fraud



- Know Your Customers
- FACT Act
- Red Flags Regulations
- USA PATRIOT Act
- FFIEC Multi-factor authentication
- OFAC
- TCPA cell phone usage

- Protect consumer ID / account across channels
- Promote security as a brand
- Make security more visible to consumer
- Provide consumer solutions that are effective, but not overly intrusive for the consumer

Access To Comprehensive Credit and Non-Credit Data Sources Improves The Identity Management Process

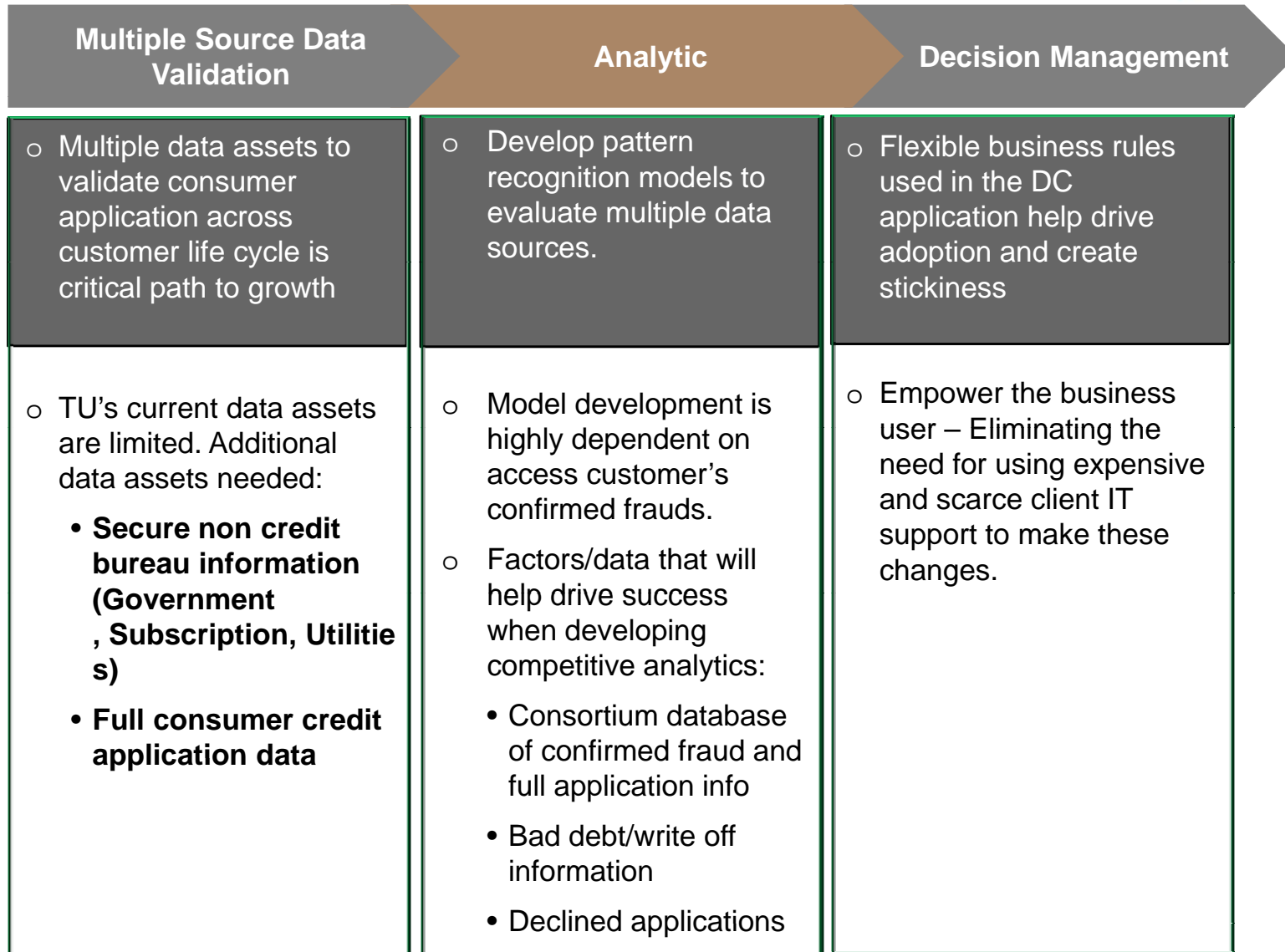


The use of Consortium Data in the Credit Management Process provides a holistic view of the individual, as well as, increases accuracy and authenticity.

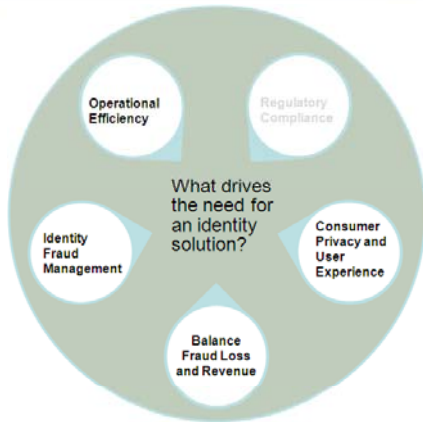


Global ID Solutions

ID Management Foundation



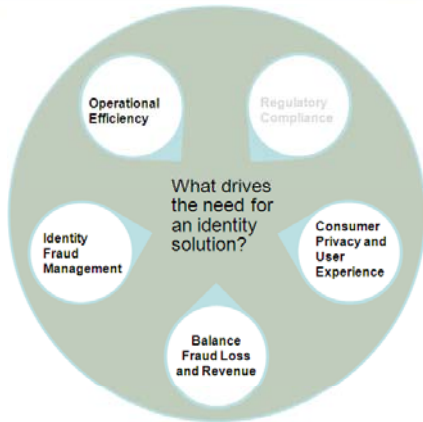
High Risk Fraud Alert



Compares an application details against a national database of fraudulent-indicative information

- Helps determine when further investigation may be needed
- Use before approval of:
 - New account applications (including Internet)
 - Instant credit
 - Deposit accounts
 - Third-party portfolio acquisition
 - Card reissues
 - Cross sell / up sell offers

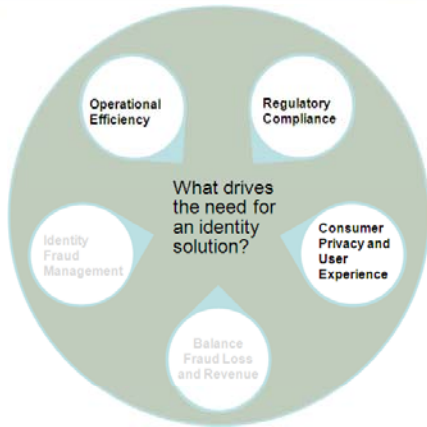
High Risk Prevention/Detection



Compares an application details against a member contributed data and credit bureau information

- 'append' confirmed Bustout notifications to a consumers Credit Bureau file. This process triggers a review of the file to identify subscribing credit granters with active trade lines and subscribing credit granters who have made inquiries of the file over a pre-arranged time frame (typically 30 days).
- Helps identify consumers as overextended or victims of fraud due to multiple recent credit applications
- Closed for Cause

Regulatory and Compliance



Compares consumer data with government generated listings

- Returns names of individuals listed on government watch list
- verifies consumer demographic information against the TransUnion credit bureau database and returns Y/N indicators
 - Applications include:
 - Know Your Customer (KYC) requirements
 - Compliance/regulatory – ex. Age confirmation

ID Verification and Authentication



Reduce fraud and improve operational efficiencies by confirming the consumer identity via an interactive challenge question session.

- Deeper identity proofing through out-of-wallet challenge questions derived from a variety of data sources
- Enables you to authenticate customer identity during high risk transactions or prior to authorizing access to sensitive information
- Allows customers to self-verify in real time and reduce costs associated with call center volume

Gracias

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