

CYBER FRAUD: SOLUTIONS GUIDE FOR GOVERNMENT

Give your organization the tools to help prevent cyber fraud without sacrificing the experience for honest citizens

Even the best network intrusion detection systems, firewalls and the latest technologies may not protect you when cyber fraudsters impersonate real people for criminal purposes. But you can take action: TransUnion's identity management tools and alerts check against accurate real-time information and help to prevent sophisticated fraud techniques—while also helping to improve the experience for citizens.

FRAUD ANALYTICS AND ALERTS

Predictive scores and alert messages can help to pinpoint suspect applications or accounts by looking for specific fraudulent behaviors. These tools can be delivered as part of a broader identity management decision, as an element on a TransUnion credit report or as a batch file to a back office.

- **TransUnion High-Risk Fraud Alerts:** TransUnion's real-time flags cover six categories of suspect data that can be returned with a credit report or as part of an Identity Verification transaction. These solutions are designed to identify high-risk addresses, citizen Social Security numbers reported for death benefits, citizen fraud alerts and other suspect elements.
- **TransUnion synthetic fraud model:** The use of fabricated identities for the purpose of fraud is one of the fastest growing and costliest threats. TransUnion's synthetic fraud model analyzes people's behavior and credit files to identify new and existing accounts that may not be exactly what they seem.

The synthetic fraud score can be delivered as a real-time flag on a credit report or through identity verification. And the score can be delivered as a batch file to the back office for new or existing accounts. This flexibility allows government agencies to overcome channel and technical constraints that may prevent real-time delivery or decisioning.

WE HAVE THE ABILITY TODAY TO DETECT ALL OF THE FOLLOWING



That an identity of a person claiming to be 40 years old has existed for only 13 months



That an identity has been used to apply for multiple credit products in the past month



That an address tied to an identity is being used by six other identities, and all are actively acquiring credit

TRANSUNION IDENTITY DECISIONS

This solution helps keep cyber criminals out of your systems without alienating or inconveniencing citizens. It comprises three important components:

- **Identity Verification:** Helps agencies assess the risk associated with identities by comparing citizen-provided details against multiple sources of data to confirm an applicant's identity. It can also help in preventing fraud in new accounts and complying with regulations.
- **Authentication:** Allows agencies to dynamically deploy one of two authentication modes based on the risk of any one transaction. It's designed to lower citizen frustration by replacing knowledge-based exams with passcode-based exams for most people. TransUnion's solution is driven and deployed by decisioning logic combined with the risk from the combined identity and digital verification.
- **Digital Verification:** By assessing the risk of the transaction from the moment a person begins to interact with a webpage, this game changer helps to prevent cyber criminals who are using stolen identities from gaining access to systems. It looks at the device someone is using, how they're using it, its location compared to where the device should reasonably be, and the person's online identity.



At TransUnion, we know cyber fraud can be prevented with these sorts of integrated **identity management** tools. Let us help you prevent cyber fraud now and in the future.

LEARN MORE

For more information on how our identity management solutions can help you thwart cyber fraud, contact your TransUnion representative at: government@transunion.com or visit transunion.com/government.