

EQUIFAX[®]

Consumer Information Solutions

FraudScan

For real time identity fraud detection and prevention

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Guard your business from the risk of credit fraud

Perpetrators of fraud often use false information, steal other people's identities or even create new ones. In response, businesses need to be increasingly stringent in their proof of identity procedures.

Genuine consumers demand instant service, and more and more businesses see the need for automation, which is why FraudScan enables you to ensure automated decisions are made reliably, by validating information supplied at the point of application. This means good customers are identified quickly, whilst potential frauds are spotted, and may be investigated further.

Tougher procedures often introduce costly manual investigations that can create commercial pressures such as containing application processing costs, reducing referral rates and minimising applicant data capture.

To help meet this challenge FraudScan offers real time identity fraud detection and prevention.

Spot fraudsters without slowing down response times or requests for more detailed information

Automated access to market leading data sets allows FraudScan to check credit application data in real time. And all within few a seconds.

More than fraud control

Accurate personal data is a legal requirement, as well as profitable commercial practice. FraudScan ensures only concrete data intelligence reaches your systems, and allows you to access customer contact information you can rely on.

Outbound telemarketing, welcome calls and possible collections activities are all beneficiaries of accurate data.

Giving you greater choice

FraudScan is a central component of our pioneering Risk Navigator consumer credit reference system. This means that it can be used either in parallel with a credit search, or as a separate search – the choice is yours.

Flexible control

FraudScan puts you in control of the checks you want to carry out, the results you want to see, and your preferred fraud prevention strategy.

All checks can be selected from a menu, so you can perform as many or as few as you require. You can even re-check information that you have corrected following an initial search.

Data capture accuracy

The simplicity and power at the heart of FraudScan not only helps you identify potential fraud, but also saves time, reduces your workload and ensures the highest level of data capture accuracy.

Invite Equifax into the heart of your organisation

Call us on 0845 603 6772 or email: consumer.risk@equifax.com

Smarter decisions

We can identify new and previous suppressed addresses, which can play a big role in preventing 'empty house' fraud.

Directory Enquiry Service

Licensed by BT Telecommunications Plc to use OSIS data to perform directory enquiry searches and then use the results to confirm identity and residency.

Sort code/bank account number

Applicant sort codes and account numbers can be validated through our online BACS files.

Thomson Directories Limited and Companies House

Business numbers are verified against Thomson Directories and Companies House data.

Date of Birth and Deceased screening

The applicant's date of birth is automatically checked against our credit account information, Insight and Electoral Roll attainer dates. Deceased screening can be carried out through HALO™.

EQUIFAX[®]

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