

EQUIFAX[®]

Consumer Information Solutions

SIRAN

For protection against online application fraud

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Online application fraud prevention and management

Utilising a cross-industry universe of both applications and known or suspect frauds, SIRAN offers you the ability to step up your defences against application fraud and to prevent serious financial losses.

SIRAN is the only online solution to give you true control of your fraud prevention strategies, and seamlessly bridge the all important link between fraud investigation and account opening teams. And with a comprehensive range of checks to select from, a single search on an individual is all you need to detect fraudulent applications.

Optimised fraud prevention

The full flexibility and features of SIRAN allow you to identify, rank, and focus on potential fraudulent activities that carry the most risk to your business. It also helps you monitor and sharpen the performance of your rules, priority workflows and fraud investigators. A collective capability that allows you to set and manage strategies that optimise your overall fraud prevention performance.

Linked front and back office defence

SIRAN's cross functional co-ordination helps your fraud investigators review potential activity, and helps your fraud policy team to manage prevention strategies. So, when your back office investigators identify suspicious patterns of data from SIRAN investigations, new front end fraud policies can be deployed to minimise potential losses.

Identify fraudulent applications and potential fraud rings

A single database of frauds and applications allows SIRAN to deliver online matching to both previous applications and frauds in a single search. This helps optimise your resources to identify strong links to known previous frauds and spot potential fraud rings at the same time.

Fully integrated with the credit checking process

As an integral part of our Risk Navigator consumer credit reference system, SIRAN can be used either in parallel with credit and anti-money laundering searches or as a separate search – the choice is yours.

Robust reliability and performance from a trusted supplier

SIRAN is delivered via tried and tested online channels through which Equifax has a proven track record of processing millions of enquiries per year, to tight SLA requirements.

Key features

Online

SIRAN is the only online solution to give you total control of your application fraud prevention policy, including the ability to share data with all users, selected sectors or your own group or company.

App ID	App Date	Status	Name	Previous/Current Fraud	Multiple Matches	Search/Match Score	In Progress/Rejected
10001	01-Apr-2010	Clear	Clear	0	0	100	0
10002	01-Apr-2010	Clear	Clear	0	0	100	0
10003	01-Apr-2010	Clear	Clear	0	0	100	0
10004	01-Apr-2010	Warning	Warning	1	0	95	0
10005	01-Apr-2010	Warning	Warning	1	0	95	0

Powerful fraud prevention through flexible workflow management.

Fraud universe

Selectively match new applications to a cross-industry universe of frauds and suspect frauds to reveal potentially fraudulent applications.

Applications universe

Selectively match new applications to a cross-industry universe of previous applications to spot suspicious patterns of data and potential fraud rings.

Performance management

Online analysis on the performance of your rules, rule sets and fraud investigators helps evaluate the effectiveness of your fraud strategies.

Policy rules and workflow management

At the heart of SIRAN is an industry leading workflow management tool. This enables you to manage your fraud rules and prioritise risk levels to optimise refer, false and positive rates.

It also enables you to set, prioritise and manage your operational workflows to focus your resources where they're needed most.

Improve your fraud protection

Contact your Equifax Account Manager or call 0207 298 3000

EQUIFAX[®]

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