

Commercial Fraud InsightSM

Verify your customer's identity while protecting your bottom line

Knowing your customer has never been more crucial. Commercial Fraud InsightSM can help you mitigate fraud and comply with Customer Identification Program mandates.

Quickly verify business information

In today's risky business environment, it's more important than ever to verify the identity of your customers. Whether it's mitigating fraud losses or complying with federal "know your customer" mandates, verifying the accuracy and truthfulness of the information your customers are presenting to you is not an option; it's a necessity.

But manual verification can be costly and slow. In today's fast-paced marketplace, you need a solution that provides reliable information and reduces approval time in order to stay competitive. Verifying business information is more complex than verifying the identity of an individual. With the possibility of multiple trade names, locations and guarantors, the cost of manual verification can quickly add up. This is especially true for small-business transactions, where lower dollar amounts may not justify in-depth due diligence and information on the business may be scarce.

Mitigate fraud losses and reduce search costs

That's why Experian[®] created Commercial Fraud Insight, the most comprehensive and powerful commercial fraud and authentication solution available.

Through a single inquiry, Commercial Fraud Insight quickly analyzes data on:

- Business name or "doing business as" (DBA) name
- Up to two business addresses
- Business Tax ID
- Phone number
- Up to two sets of consumer (personal guarantor) information

Commercial Fraud Insight draws on the depth and breadth of multiple Experian databases, including the National Business Database of more than 16 million U.S. businesses and Experian's vast consumer database of more than 215 million consumers.

Within seconds, Commercial Fraud Insight:

- Validates application information for accuracy
- Verifies the application information for truthfulness
- Provides a consistent, comprehensive evaluation of all the commercial application information to detect possible fraud
- Delivers both high-level alerts and detailed information from multiple sources in a simple, cost-effective report
- Allows clients to further automate and streamline their application process while mitigating costly commercial fraud



The strength of Commercial Fraud Insight lies in the wealth of information in Experian's databases it uses to identify indicators of fraud.

- Address verification confirms the business address and verifies address deliverability based on U.S. Postal Service standards
- Verifies business name and business address data
- Identifies high-risk addresses and phone numbers
- Verifies Business Tax ID utilizing Experian's Tax IdentifierSM Experian's proprietary repository of more than 13 million unique Tax IDs
- Verifies consumer's (personal guarantor's) name and address data
- Validates and verifies consumer's (personal guarantor's) Social Security number
- Phone verification identifies phone number anomalies and confirms that the phone number is associated with the business or consumer
- Historical matching of previously submitted application data identifies when a business or individual is making additional attempts to obtain services by changing application information
- Checks inquiry information against the Office of Foreign Assets Control (OFAC) watch list

Acquire	<ul style="list-style-type: none"> • Mitigate fraud on the front end • Streamline the application process
Assess	<ul style="list-style-type: none"> • Reduce fraud losses • Minimize charge-backs • Standardize new account evaluation criteria
Maximize	<ul style="list-style-type: none"> • Improve customer service • Increase competitive advantage • Shorten the revenue cycle • Reduce administrative costs
Manage	<ul style="list-style-type: none"> • Ensure policy compliance across your entire organization • Leverage as a tool for regulatory compliance

For further details on Experian products, please call

Business Credit Information Inc.

1.800.382.1735

or visit our web site

WWW.BUSINESSCREDITINFORMATION.COM