

Commercial Fraud InsightSM Fast Facts

Description

Commercial Fraud InsightSM is simply the most comprehensive and powerful commercial fraud and authentication solution available. Commercial Fraud InsightSM can quickly analyze data on a business, with a secondary DBA search, at up to two addresses and with up to two consumers (personal guarantors.)

Commercial Fraud InsightSM draws on the depth and breadth of multiple Experian databases, including the National Business Database of over 16 million U.S. businesses and Experian's vast consumer database of over 225 million consumers. Within just seconds, Commercial Fraud InsightSM:

1. Validates application information for accuracy.
2. Simultaneously verifies the application information for truthfulness.
3. Provides a consistent, comprehensive evaluation of all the commercial application information to detect indicators of possible fraud.
4. Delivers both high-level alerts and detailed information from multiple sources in one cost-effective report.
5. Allows clients to further automate and streamline their application process while mitigating costly commercial fraud

Easy access, multiple applications

CFI reports can be accessed via CPU to CPU, Automated Batch, Offline batch processing or BizApps.

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 chargebacks ▪ 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

Benefits and selling points

Key differentiator

From a single inquiry, clients can verify and validate information on a business and its DBA at up to two addresses with up to two personal guarantors.

Benefits

Reduce Risk

The strength of Commercial Fraud InsightSM lies in the wealth of information in Experian's databases that it utilizes to assist clients in identifying potential fraud indicators.

- Business information, including name, address, and phone number.

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- Consumer credit header data such as name, address, SSN, and date of birth
 - Address data including address standardization, residential vs business, USPS deliverable addresses, change of address
 - High risk addresses and phone data
 - Tax ID data
 - Social Security Administration data
 - Telephone data
 - Driver's license data
 - Client's own Historical Application data

Competitive positioning

Commercial Fraud InsightSM is the only solution that verifies and validates all the data complexities involved in a commercial transaction to identify potential fraud. Let Experian help you maintain your competitive advantage and grow your profits.

Control Costs

- Commercial Fraud Insights enables screening of multiple entities in a single transaction, saving time and reducing search costs.
- Summary and detailed results are provided for each transactions, facilitating cost-effective identification and review of suspect applications.

Client Profile

Commercial fraud insight is an excellent solution for:

- Any company that needs fraud risk management for high volumes of low to mid-dollar transactions.
- Financial service companies who are looking for a cost-effective tool to assist them in complying with section 326 of the USA Patriot act
- Companies in financial services, leasing, telecommunications, food services, utilities, manufacturing, business services providers, technology and wholesalers that are interested in integrating automated fraud screening within their application process.

For further details on Experian products, please call

Business Credit Information Inc.

1.800.382.1735

or visit our web site

WWW.BUSINESSCREDITINFORMATION.COM