

Fraud ShieldSM

Detect identity fraud quickly and easily

Fraud techniques are becoming increasingly sophisticated. You require new ways to automate and standardize your processes and reduce fraud losses. Experian's Fraud ShieldSM helps you take the first step in quickly and easily detecting various forms of identity fraud.

Identify high-risk characteristics

Fraud Shield uses the power of predictive indicators and scoring to provide specific high-risk characteristic descriptions. It utilizes predictive crosschecking within Experian's File OneSM relational consumer credit database, which houses more than 215 million active consumer profiles. This powerful tool provides a number of key benefits in the fight against identity fraud:

- Instantly recognizes addresses that never have been associated with the consumer on the application
- Screens for more than 30 high-risk address profiles and provides a detailed series of address checks
- Automatically flags telephone numbers that don't correlate with the listed address via a powerful ZIP CodeTM and telephone cross-reference database
- Identifies the high probability that a Social Security number belongs to another consumer
- Instantly tracks the number of times a specific Social Security number has been used on previous inquiries
- Automatically uncovers inconsistencies in an applicant's identifying information, such as address and Social Security number mismatches

This important information is returned via an easy-to-read Fraud Shield summary on Experian's Credit Profile Report. Fraud Shield provides an optional add-on score that integrates both fraud and credit variables into a single, easy-to-interpret value. This enables the creation of consistent and analytically supported decisioning thresholds based on false-positive and fraud-detection rates within score bands.

Facing the challenge of fraud

Fraud Shield provides value to a variety of institutions that face the challenge of dealing with identity fraud, including banks, credit card issuers, retailers, telecommunications companies and other credit grantors. Including Fraud Shield in your fraud prevention efforts offers clear benefits:

Predictive indicators — Via a series of checks, searches and counters, Fraud Shield returns a set of 24 indicators that provide specific high-risk characteristic descriptions. This allows you to instantly and specifically recognize the warning signs of potential fraud. Make educated and consistent decisions based on detailed understanding of any high-risk consumer profile attributes derived from both fraud and credit variables.

Fraud ShieldSM Score — This optional add-on score integrates both fraud and credit variables into a single, easy-to-interpret value. Fraud ShieldSM Score helps you gain efficiencies in credit



decisioning via score thresholds based on false-positive and fraud-detection rates. Unlike other tools on the market, it combines both fraud and credit variables into one cumulative score. Using the most predictive indicators gives you a full perspective on an account's fraud and/or potential first-payment default risk via a single value.

Customizable results — You have the flexibility to receive only those Fraud Shield indicators relevant to your business requirements and market-risk profile. This streamlines your processes, as Fraud Shield presents only pertinent information for further review or decisioning while avoiding irrelevant data.

Performance reporting — Receive monthly summaries of Fraud Shield inquiries and resulting "hits." You can understand and monitor the performance and distribution of each of the received Fraud Shield indicators across all inquiries.

Convenient delivery — Fraud Shield's predictive indicators and score may be returned via an easy-to-read Fraud Shield summary on Experian's Credit Profile Report. You'll require little to no development effort to start using Fraud Shield.

Fraud Shield from Experian helps you in two key areas: reducing loss and gaining efficiency.

Reduce loss by receiving warnings on:

- Potentially fraudulent applications
- Fraudulent or cautious address changes or mismatches
- High-risk inconsistencies or inquiry counts on a consumer's Credit Profile Report

Gain efficiency and consistency:

- Isolate consumer profiles that warrant further review while lowering false-positive rates
- Differentiate address variations that sound and look alike
- Establish set parameters for decisioning based on specific high-risk indicators and scores
- Receive a summary that is comprehensive, concise and easy to read

In addition, Fraud Shield eliminates the need for you to write software to compare applications to Credit Profile Reports and provides quick alerts to notify you of possible identity fraud. Take the first step to quick and easy fraud detection — with Fraud Shield from Experian.

To find out more about Fraud Shield, contact your local Experian sales representative or call

800 831 5614.

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