

# TransUnion's Fraud Victim Assistance Department

A powerful partner in fraud prevention



## **The industry's only dedicated victim assistance unit!**

TransUnion's Fraud Victim Assistance Department (FVAD) is an extension of our commitment to product innovation and exemplary service. A full-service, centralized department FVAD offers the very best in fraud protection — combining proactive, preemptive, and corrective programs for the detection, prevention and rectification of credit fraud.

## **Educating consumers to help themselves.**

As leading credit information experts TransUnion knows how to help consumers protect their most vital asset — their identity!

FVAD offers a comprehensive array of tools designed to help consumers understand, anticipate and remediate the effects of fraud; and learn how to intervene swiftly and successfully when personal items such as IDs and credit cards have been stolen. By empowering consumers to become more aware and involved in fraud prevention, we help to control risk on both sides of the transaction.

## **Dedicated call center provides consumer-centered assistance.**

FVAD is prepared to accept consumer fraud reports 24 hours a day, seven days a week, through the automated Security Alert System. The system not only accepts fraud reports, it also adds a security alert to the consumer's file. During normal business hours, consumers may speak to FVAD representatives, who can assist with specific fraud concerns.

## **Best-in-industry protection for customers.**

TransUnion provides subscriber customers with a full complement of fraud prevention, verification and credit restoration strategies and tools — backed by the deepest databases in the industry.

## **Rapid response process keeps business running smoothly.**

FVAD is committed to getting customers disclosures, credit file updates, fraud statement verifications, deletions, and credit restorations within one business day — and can provide verifications by phone.

## **Credit grantor and law enforcement assistance.**

TransUnion FVAD provides a suite of tools to assist with identification, apprehension and prosecution of credit fraud perpetrators, including FRAUD 911 and Universal Fraud investigation Forms. We are committed

to working with law enforcement and to assist in their investigations to the fullest extent possible.

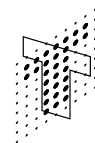
## **Enhanced customer protection for increased compliance.**

While new legislation provides consumers the protection they deserve, it also means that companies like yours need protection, too. As your credit information partner, TransUnion offers a full complement of products that can help you stay compliant, and minimize exposure and liability.

## **Best-in-class resources for protective prevention.**

As a commitment to our customers, TransUnion is continually expanding and enhancing products required for ongoing, proactive fraud protection and prevention, with tools like: CDIA (Consumer Data Information Association), Fraud Trends Analysis, Multi - Victim Case Flagging/Tracking.

TransUnion's Fraud Victim Assistance Department plays a vital role in protecting personal, commercial and national security. For more information about our FVAD or its fraud prevention and detection programs, contact your TransUnion representative or visit [www.transunion.com](http://www.transunion.com).



**TransUnion** SM

## **Each year billions of dollars are lost due to credit-related fraud.**

And identity theft poses a very real threat to personal, commercial and National security. As leaders in credit and lending and consumer information, TransUnion has a multifold responsibility:

- to help protect consumers
- to protect our subscriber customers
- to protect the credit and lending industry at large
- and to protect our own vital infrastructure and assets

© 2002 TransUnion LLC. All Rights Reserved.

555 West Adams  
Chicago, Illinois 60661  
[www.transunion.com](http://www.transunion.com)

A member of The Marmon Group of companies

FRD008 3/02