

TruAlert Services

Kroll Factual Data

Did you know that 70% of fraud in the lending process comes from application information? Our TruAlert program verifies the identities of applicants instantly, protecting your company from this threat.

At Kroll Factual Data, we specialize in confirming the identities of applicants before contracts are signed. Our web-based TruAlert identity-integrity program helps institutions comply with the Patriot Act's strict screening regulations and minimize the risks of fraud and identity theft.

Using unrivaled access to public domain databases, TruAlert can determine instantly whether the core identity data provided to you by applicants has been falsified or stolen.

How TruAlert Works

Seconds after you provide us with five basic pieces of information—an individual's name, address, date of birth, phone and social security number—we reply with a report that includes:

- A verification of the applicant's identity.
- A check against government lists of known or suspected terrorists.
- A unique 0-50 Risk Score, available through our RiskID service, providing easy risk assessment. The lower the score, the higher the number of data inaccuracies and the greater the risk the applicant represents to your operation.

The Kroll Factual Data Advantage

Kroll Factual Data has proprietary agreements with leading public domain database providers, allowing us to access all of them at once. Most of our competitors cannot perform this type of data sweep.

Why TruAlert?

Instant Access

You request and receive data over TruAlert's secure online platform. Our convenient click-for-data interface lets you submit requests and view results in real time, enabling you to process a greater volume of identity checks.

Comprehensive Data

Instead of having to evaluate multiple reports from different public domain databases, TruAlert provides you with one, complete document. For your convenience, TruAlert can also perform batch and volume processing.

Reduce Fraud & Identity Theft

Financial institutions lose billions of dollars every year to fraud and identity theft. By validating and verifying identity information across multiple databases, TruAlert is the most in-depth solution available to minimize this risk.

Patriot Act Compliance

TruAlert facilitates compliance with the Customer Identification Program regulations defined by Section 326 of the Patriot Act.

Detailed Reports for Informed Decisions

TruAlert's RiskID service provides up to six potential risk indicators informing you of specific problematic results discovered during database searches. Our report then offers recommended courses of action that your company can undertake.

24-Hour Service

TruAlert uses an expedient online interface that allows you to pre-qualify candidates 24 hours a day, seven days a week.

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TruAlert's Anti-Fraud Services

In response to the alarming rise in fraudulent activities, we offer three separate services to help clients avoid becoming fraud victims:

RiskID

RiskID scans for inconsistencies and contradictory information in a person's history to help identify potentially fraudulent or misrepresented information.

RiskID verifies that the name, address, social security number (SSN) and phone number provided by an individual have historically been used in conjunction with one another.

RiskID also identifies high-risk data such as prison addresses, campground addresses, disconnected phone numbers and social security numbers of deceased persons.

Additionally, RiskID provides a unique 0-50 Risk Score. The lower the score, the higher the number of data inaccuracies and the greater the risk the applicant represents to your operation.

SocialID

SocialID performs a social security number (SSN) verification and validation as well as discloses recent changes of address.

As a result, SocialID is a powerful tool when used to detect fraudulent data. Our enhanced SSN search verifies the authenticity of the SSN, name and address provided to you by an applicant or potential customer. SocialID also tells you when and where the person's SSN was issued and whether or not it has been reported as deceased.

OFAC Compliance

The Office of Foreign Assets Control (OFAC) maintains a list of Special Designated Nationals (SDN) and Blocked persons. OFAC regulations require that all transactions involving the entities or individuals who appear on this list be identified and blocked.

Our OFAC Compliance report helps to ensure that you do not engage in transactions with identified "enemies" of the United States.

Contact:

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