

TransUnion: High Risk Fraud Alerts



TransUnion's 'High Risk Fraud Alerts' package (formerly known as Hawk) offers 52 fraud alerts of which 40 are unique compared to the other bureaus. When used in combination with alerts from the other bureaus, these create a foundation of identity and behavioral data that empowers better risk underwriting and establishes a core for FACTA Red Flags compliance.

Below are the potential alert messages available through TransUnion High Risk Fraud Alerts:

Type	ID	Message
Name	9003*	Security Alert or consumer statement on file relates to true name fraud or credit fraud*
	9004*	Active duty alert on file*
	9005*	Initial fraud victim alert on file*
	9006*	Extended fraud victim alert on file*
SSN	3001*	Input/file SSN reported as suspicious*
	3003	Input/file SSN reported misused and requires further investigation
	3501*	Input/file SSN reported used in true-name fraud or credit fraud*
	4001	Input/file SSN reported deceased
	4501	Input/file SSN is not issued by the social security administration
	5501*	Input SSN has been used (#) times in the last (30,60,90) days on different inquiries*
	5502*	Input/file SSN associated with additional subject(s) not displayed/returned*
	5503*	Input/file SSN issued within the last (2,5,10) years; year issued: xxxx-xxxx; state: xx; (est. Age obtained: xx to xx)*
	5504*	Input/file SSN issued: xxx-xxxx; state:xx; (est. Age obtained: xx to xx)*
5999*	Input/file SSN requires further investigation*	
Address	0001	Input/File (Current/Previous) Address Is A Mail Receiving/Forwarding Service
	0002	Input/File (Current/Previous) Address Is A Hotel/Motel Or Temporary Residence
	0003*	Input/File (Current/Previous) Address Is A Credit Correction Service*
	0004	Input/File (Current/Previous) Address Is A Camp Site
	0005*	Input/File (Current/Previous) Address Is A Secretarial Service*
	0006	Input/File (Current/Previous) Address Is A Check Cashing Service
	0007*	Input/File (Current/Previous) Address Is A Restaurant Bar/Night Club*
	0008	Input/File (Current/Previous) Address Is A Storage Facility
	0009*	Input/File (Current/Previous) Address Is A Airport/Airfield*
	0010*	Input/File (Current/Previous) Address Is A Truck Stop*
	0500*	Input/File (Current/Previous) Address Is Commercial*
	0501	Input/File (Current/Previous) Address Is A Correctional Institution
	0502*	Input/File (Current/Previous) Address Is A Hospital Or Clinic*
	0503*	Input/File (Current/Previous) Address Is A Nursing Home*
	1000*	Input/File (Current/Previous) Address Is Institutional*
	1001	Input/File (Current/Previous) Address Is A U.S. Post Office
	1500*	Input/File (Current/Previous) Address Is Governmental*
	1501*	Input/File (Current/Previous) Address Has Been Reported As Suspicious (POB:#)*
	1502*	Input/File (Current/Previous) Address Is A Multi-Unit Building Reported As Suspicious (Unit: #)*
	1503	Input/File (Current/Previous) Address Has Been Reported Misused And Requires Further Investigation (Unit: #)
1504*	Input/File (Current/Previous) Address Is A Multi-Unit Building Reported Misused And Requires Further Investigation (Unit: #)*	
2001*	Input/File (Current/Previous) Address Is Reported Used In True-Name Fraud Or Credit Fraud*	
2501*	Input (Current/Previous) Address Has Been Used (#) Times In The Last (30,60,90) Days On Different Inquiries*	
2502*	Input/File (Current/Previous) Address Has Been Reported More Than Once (Up to 10 POB Or Unit #S)*	
2999*	Input/File (Current/Previous) Address Is A Multi-Unit Building*	
3000*	Input/File (Current/Previous) Address Requires Further Investigation*	
Telephone	6001	Input/file telephone number is an answering service
	6002*	Input/file telephone number is a cellular phone*
	6003*	Input/file telephone number is a public payphone*
	6500*	Input/file telephone number is commercial*
	7000*	Input/file telephone number is institutional*
	7500*	Input/file telephone number is governmental*
	7501*	Input/file telephone number reported as suspicious*
	7503*	Input/file telephone number reported misused and requires further investigation*
	8001*	Input/file telephone number reported used in true-name fraud or credit fraud*
	9000*	Input/file telephone number requires further investigation*
Mixed	9001*	Input address(es), SSN and/or telephone number reported together in suspected misuse*
	9002*	Input/file addresses, SSN, or telephone number reported by more than one source*

* Unique alerts to TransUnion and are not available with any other Bureau.

As the bureau alerts are generic across all industries, consider using Informative Research's "Red Flags Risk Platform" to streamline the detection and prevention efforts specific mortgage fraud. IR's risk report is the only mortgage-centric solution that prioritizes alerts, defines them, and offers best practice suggestions.

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