

“Using IR’s Red Flags Risk Platform jump started our identity risk procedures and simplified our FACTA compliance requirements.”



Informative Research’s Red Flags Risk Platform (RFRP) is a mortgage specific identity risk report, delivered as an addendum to any Informative Research credit report.

RFRP is specifically designed to help meet the FACTA Red Flags requirements to *detect, prevent and mitigate* identity fraud and lower your cost of compliance.

Detects and Prevents ID Fraud

Built to leverage bureau fraud alerts and other available credit data, RFRP scores the severity level into a simple five-tier “Identity Risk Level” and adds data to help solve risk concerns.

Built-in Links Enable Mitigation

When escalated products are warranted, easy links to other identity products (social trace, consent-based social) are built in.

The “Suggested Actions” section may also be customized to match your specific procedures.

Lowers Overall Cost of Compliance in Three Ways:

1. 100% of RFRP’s costs may be passed through as part of the client’s credit report cost.
2. Saves loans by reducing false positives and streamlining underwriting time.
3. Other alternatives require the more expensive 1003 data reviewed in underwriting.

Additional Tools to Assist Your Red Flags Compliance Efforts

Informative Research offers a complete tool kit to help you meet your compliance requirements including a sample “Red Flags Policies and Procedures” template for documenting your complete answer.

For more information, visit:

http://www.informativeresearch.com/Products/Red_Flags_Risk_Platform.html

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the connections
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As a leading provider of credit and mortgage-related information to the lending community since 1946, we apply our knowledge and experience to develop progressive technologies and build industry relationships that help you minimize risk, expedite the loan process and increase your profitability. In addition to our credit reporting services, rescoring programs and good determination products, we offer you time- and money-saving connectivity with a growing list of lending channels in primary and secondary markets. We back our accurate, easy-to-use products with premier customer service and support. © 2009, Informative Research. IR-FITV01-V03-23-09