

ID Network® Membership

Join an Exclusive Identity Fraud Detection Network

ID Analytics has amassed the largest repository of known identity frauds in the United States. This information is part of the ID Network®, a dynamic collection of consumer identity data refreshed daily by a consortium of organizations that have agreed to share data for the sole purpose of combating fraud. Those organizations, known as ID Network Members, include leading financial institutions, telecommunications services, retailers, healthcare companies, mortgage and auto lenders, and the government.

'id:analytics™

A New Level of Identity Fraud Protection

ID Analytics has established a new level of membership and access to the ID Network that provides organizations with a cost-effective way to improve their fraud detection programs with minimal integration effort. Membership also includes access to a direct communications loop involving consumers and ID Network Members to help identify attempted fraudulent transactions. This innovative approach provides organizations with unlimited access to fraud attributes that deliver real-time visibility into identity risk at any point in the customer lifecycle, along with access to consumer feedback to prevent fraud losses.

How ID Network Membership Works

ID Network Membership leverages the vast data within the ID Network, including over 360 billion aggregated attributes and two million reported identity frauds from telecommunications, banking, retail lending and other industries. ID Network Members send ID Analytics encrypted identity elements, including name, address, phone number, date of birth, email and Social Security number (SSN). This information can be provided for any customer or prospect who is, for example, applying for new credit or services, requesting changes or access to personal or sensitive information, making a claim, etc.

BENEFITS OF ID NETWORK MEMBERSHIP

- **Improve Effectiveness of Identity Fraud Detection**
Accurately pinpoint identity fraud by accessing continually updated, cross-industry fraud information.
- **Leverage Consumer Feedback to Stop Fraud Attempts**
Through identity monitoring and alert partners and major lending institutions, the ID Network connects millions of consumers with ID Network Members to identify and block fraud attempts.
- **Reduce Operational Costs**
Gain access to a highly valuable fraud detection network to cost-effectively reduce fraud losses across all touch points.
- **Join Industry Fraud Prevention Consortium**
Become a Member of the country's most comprehensive fraud consortium along with the largest financial institutions, card issuers, retailers, and wireless providers.



$$u(x) = \beta_0 + \sum_{j=1}^p \beta_j x_j$$

ID Network Members obtain identity fraud risk insight in two ways:

1. Members receive fraud attributes, which include information on confirmed frauds associated with the identity elements submitted, as well as velocity indicators on the use of the consumer's identity and fraud-like characteristics of the consumer's provided SSN, such as deceased, invalid or unissued.
2. ID Analytics alerts consumers enrolled through its consumer partners to the transaction being evaluated, and the consumer has the ability to provide feedback if they are not the individual who initiated the transaction. Once validated this information is delivered to the ID Network Member.

These unique capabilities provide effective identity fraud detection that is valuable when making identity risk decisions and enhancing Red Flag compliance programs. ID Analytics' solutions are trusted by the top U.S. telecommunications and financial services companies, as well as major retailers, government agencies, and healthcare insurers to eliminate financial losses while delivering an improved customer experience.

ID Network Members access the ID Network through a simple API. Real-time or batch implementation is fast and easy across all points of customer contact, including online, call centers, mail, and in-store/branch interactions.

ID Analytics' Data Protection Policy

The ID Network is used for the sole purpose of protecting organizations and consumers from identity fraud. Data within the ID Network is never shared, sold nor distributed. All data elements are encrypted in transit and at rest using National Institute of Standards and Technology (NIST) compliant encryption. Furthermore, the network's security program meets and exceeds the highest industry security standards. ID Analytics maintains compliance with both the Payment Card Industry and SAS 70.

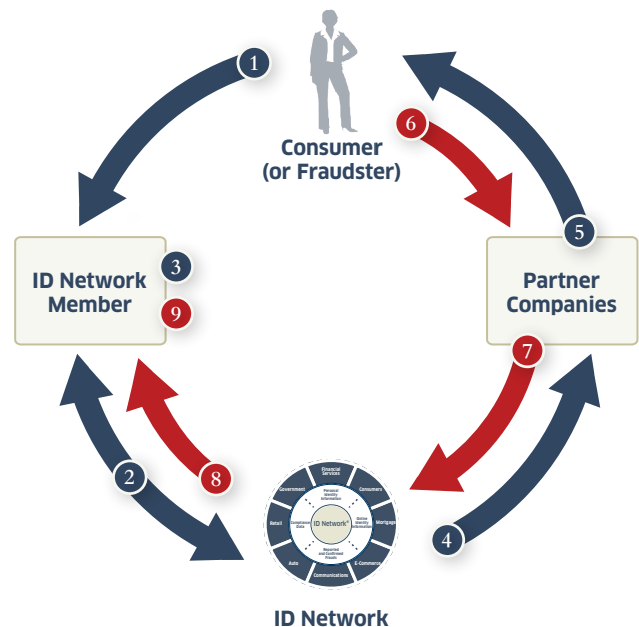
Improve Insight into Identity Risk Today

ID Network Membership provides a new, more cost-effective way for a broad range of industries to take advantage of the depth and breadth of identity fraud data in the ID Network. ID Network Members consistently realize fewer losses, more efficient use of manual review resources, and enhanced customer relationships. By sharing your customer information with the ID Network, you can benefit from the fraud detection ecosystem that protects both your organization and your customers.

Turn to ID Network Membership to help your company expand visibility, increase accuracy, and limit losses in evaluating individual identity fraud risk. Contact us today at marketinginfo@idanalytics.com, 858-312-6200, or 866-248-7344 for more information or to enroll. Or, visit www.idanalytics.com for more information about ID Network Membership and our complete suite of identity intelligence tools.

ID NETWORK MEMBERSHIP: HOW IT WORKS

- 1 Individual asserts identity (e.g. application, claim, change of address)
- 2 ID Network Member sends request with identity elements to ID Network (real-time or batch); ID Analytics returns fraud attributes to Member
- 3 Member takes action on event based on fraud attributes
- 4 ID Network alerts Partner of new activity (application, claim, request for address change, etc.)
- 5 Partner sends alert to consumer



- 6 Consumer responds, "I did not initiate this event."
- 7 Partner notifies ID Analytics
- 8 ID Analytics alerts Member
- 9 Member takes action on event based on fraud attributes and/or consumer feedback

Ask Us How You Can Protect Your Customers with the ID Network Community

ID Network Members can easily take the proactive step to help their customers better manage their own identities by offering them My ID Monitoring and Alerts™. My ID Monitoring and Alerts effectively monitors the use of consumer identity elements and notifies consumers if their identity is being misused, indicating they may be a victim of identity fraud. Including your customers in this fraud prevention system will provide a value-added service to your customers and enhances your company's reputation for fraud protection.