

Expand Your Vision with On-Demand Identity Intelligence

ID Analytics pioneered the concept of on-demand identity intelligence and remains at the forefront of providing unprecedented visibility into the risk level and revenue opportunity of any individual. With a world-class customer base of leading communication and financial service companies, as well as major retailers, government agencies and healthcare insurers, ID Analytics applies next generation analytics to deliver solutions for every stage of a customer's lifecycle.



ID Analytics' seasoned team of professionals brings a wealth of expertise in helping organizations realize more potential from more customers while protecting consumers from the detrimental impact of identity theft. ID Analytics is headquartered in San Diego, California and has offices throughout the United States. The company is privately held and backed by a team of investors with strong experience and success in the technology marketplace. Investors include Canaan Partners, Investor Growth Capital, Mission Ventures and Trinity Ventures.

Gain New Insight to Overcome Business Challenges

With greater visibility into individual identities, businesses and government agencies can drive new revenue opportunities, reduce financial losses and comply with relevant federal regulations. ID Analytics solutions assist with three key business challenges:

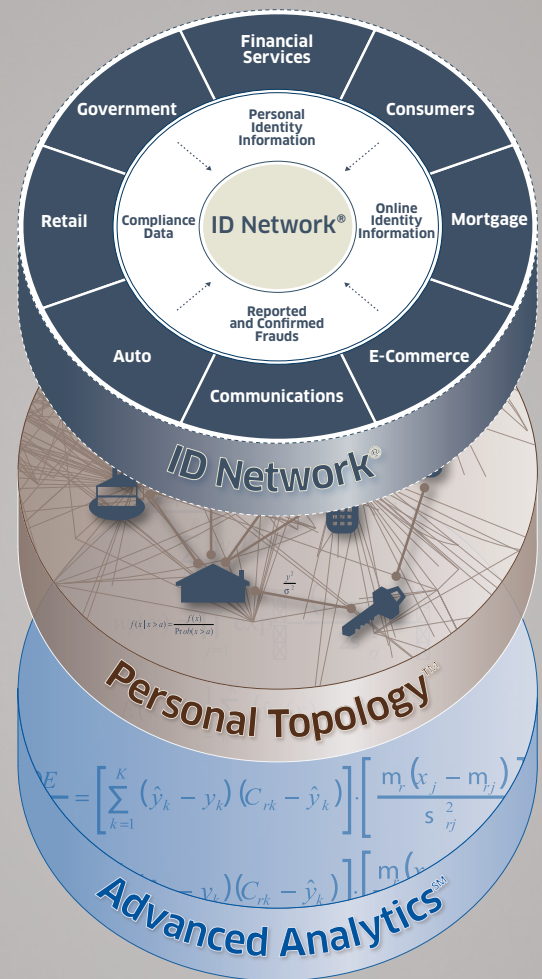
- **Identity Risk Management:** On-demand insight across any point of customer contact, including online, call center, mail, and in-store interactions, makes ID Analytics solutions three times more accurate than the leading credit bureau technology. This eliminates millions of dollars in fraud losses while remaining transparent to individuals performing legitimate transactions.
- **Compliance and Authentication:** As requirements and public pressure for companies to protect confidential personal data increase, ID Analytics' cost-effective authentication and compliance solutions deliver optimal results while minimizing customer friction and abandonment during critical points of interaction.
- **Credit Analytics:** In a turbulent credit market, innovative usage of analytics allows ID Analytics to deliver a unique identity-centric perspective of creditworthiness. ID Analytics improves traditional credit decisioning by gleaning insight from information that is not being captured in today's credit model—the stability of an individual.

By providing customers with on-demand identity intelligence solutions, ID Analytics helps companies protect their financial position and brand reputation, develop new revenue generating opportunities, and ensure consumer identities remain safe.

The Identity Intelligence Advantage

ID Analytics offers innovative solutions that uniquely combine identity activity and sophisticated pattern recognition techniques to help companies manage identity risk and uncover new revenue opportunities. This process starts with our proprietary ID Network®, the nation's only real-time, cross-industry compilation of identity information. According to one of ID Analytics' wireless carrier clients, "ID Analytics ID Network provides unique cross-industry visibility into the potential risk levels of our prospective customers.

ID ANALYTICS' TECHNOLOGY



ID Analytics' identity intelligence solutions deliver unprecedented, on-demand insight through the combined capabilities of the ID Network®, Personal Topology™ and Advanced Analytics.™ The ID Network delivers a comprehensive, cross-industry compilation of identity information that is used to create a Personal Topology, an abstract representation of each individual's particular identity characteristics. By applying an extensive portfolio of algorithms, rules and optimization processes, Advanced Analytics reveal unique risk level and revenue opportunity to help realize greater potential from more customers.

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

In real time, we can extend the appropriate offer that best addresses the needs and risk levels of new customers.”

Built from the ground up, the ID Network includes 360 billion aggregated data elements, two million reported frauds, and one billion consumer transactions. The ID Network receives an average daily flow of 45 million attributes via a constant stream of input from Fortune 100 companies. This depth of information facilitates the ID Network’s real-time ability to deliver reliable, high-resolution visibility into how an identity behaves across industries over time.

Using content from the ID Network, ID Analytics creates Personal Topology™ – an abstract representation of an individual’s particular identity characteristics, including connectedness to other individuals and their distinct identity characteristics – providing unique visibility that is extremely meaningful when making credit and risk decisions. By using ID Analytics portfolio of Advanced Analytics™ to integrate and interpret this Personal Topology, ID Analytics quantitatively evaluates millions of desirable and suspicious behaviors and relationships.

The vendor with the most developed identity monitoring and scoring service is ID Analytics, which has sold its solution to card issuers (both financial services companies and retailers), wireless service companies, banks and health insurance companies in the U.S. – Gartner¹

Together these elements provide ID Analytics customers with on-demand identity intelligence they can use to immediately reveal the risk level and revenue opportunity of any individual at critical points of interaction with existing and prospective customers.

The Proven Value of Enhanced Visibility

With all of our solutions, organizations can benefit from the real-time perspective and actionable information that simplifies and increases the accuracy of decision-making. According to Gartner’s “Limit ID Fraud: Use Identity Scoring, Not Credit Monitoring” report, “The vendor with the most developed identity monitoring and scoring service is ID Analytics, which has sold its solution to card issuers (both financial services companies and retailers), wireless service companies, banks and health insurance companies in the U.S.” The industry and our customers agree that ID Analytics’ identity intelligence is transforming business.

Increase Your Identity Intelligence Today

Discover how ID Analytics and its identity intelligence solutions can help you better manage risk and capitalize on new revenue opportunities. Contact us at marketinginfo@idanalytics.com, 858-312-6200 or 866-248-7344, or visit www.idanalytics.com.

“ ID Analytics’ network and analytical capabilities are a perfect compliment to our existing risk assessment initiatives. They provide unique value and visibility into the real-time risk levels of new prospects so we can reduce customer friction and maintain a high level of customer service. ”

– ID Analytics Financial Services Customer

A WEALTH OF IDENTITY INTELLIGENCE SOLUTIONS

ID Analytics’ proven identity intelligence solutions deliver real-world results. ID Analytics offers a range of products and solutions that address the increasingly sophisticated needs of our customers. These include:

- **ID Score®** Delivers reliable, high resolution visibility into identity activity across industries over time in order to accurately assess identity risk at critical points of customer interaction.
- **ID Analytics® Credit Optics™** Improves credit decisioning by gleaming insight from information that is not typically analyzed when calculating a traditional credit score – the stability of an individual.
- **ID Analytics for Authentication™** Offers a cost-effective, network based authentication solution that uses identity intelligence to dynamically generate authenticating questions that are unique to an individual.
- **ID Analytics for Compliance™** Simplifies PATRIOT Act and Red Flag compliance across a variety of industries including bank cards, auto lending, demand deposit accounts, mortgage, utilities, brokerage and retail banking.
- **My ID Monitoring and Alerts™** Provides a proactive service for consumers to know when their identity is at risk and alerts them to when their identity is being used – potentially without their permission.
- **ID Analytics for Data Defense™** Monitors organizational data proactively to detect indications of identity theft due to lost hard drives, stolen laptops, or illicit behavior by internal or external parties.
- **ID Network® Attributes™** Leverages the ID Network to provide visibility into the way consumers use their identity elements to gain credit and services enabling organizations to fine-tune their decision making processes by adding unique intelligence into the development of custom models or to complement existing systems.

¹ Gartner Limit ID Fraud: Use Identity Scoring Not Credit Monitoring Report