

## Gain Greater Visibility into Individual Identity Risk

ID Analytics gives you unprecedented visibility into individual identities so you can make more accurate business decisions. As channels such as the Internet and call centers shift business relationships away from personal, face-to-face interactions, ID Score delivers the identity intelligence required to realize more potential from more customers while protecting your business from identity risk.

id:analytics™

### Increase Insight and Accuracy

Excessive scrutiny of every individual runs the risk of alienating valuable customers, which is why ID Score was specifically designed to accurately assess identity risk while maintaining positive customer relationships. ID Score delivers a complete, cross-industry view of identity risk at any point in the customer lifecycle by clarifying the complex information patterns that make up an individual identity.

By combining personal identity information with unique online identity elements, ID Score has evolved to address the increasing use of online communication channels. In fact, the same online identity elements that render third-party data verification tools ineffective actually increase the effectiveness of ID Score in detecting synthetic and stolen identities in real time.

### How It Works

ID Score relies on data within the ID Network® – the nation's only real-time, cross-industry compilation of identity information, to deliver reliable, high resolution visibility into how an identity behaves across industries over time. Using the 360 billion aggregated attributes and two million reported frauds in the ID Network, ID Score develops an integrated view of each individual's identity characteristics and their connectedness to others' identity characteristics. We call this capability Personal Topology™ – a source of meaningful visibility into identity risk that supports informed customer management decisions.

### BENEFITS OF ID SCORE

- **Increase Accuracy of Identity Fraud Detection**  
Improve your ability to accurately pinpoint first-party fraud, identity theft, and synthetic identities. Gain access to continually updated, cross-industry fraud information.
- **Analyze in Real Time**  
Assess identity risk in real time at the point of customer contact and across any channel.
- **Minimize Customer Friction**  
Eliminate the need for unnecessary contact with high-value, low-risk customers and minimize abandonment.
- **Boost Operational Efficiencies**  
Focus verification efforts on only the riskiest populations for improved utilization of your resources.



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

Personal Topology is interpreted by our portfolio of Advanced Analytics<sup>SM</sup> in order to quantitatively evaluate millions of desirable and suspicious behaviors and identity relationships – in real time. These unique capabilities provide on-demand identity intelligence that is extremely effective and valuable when making identity risk decisions. That’s why the top U.S. communication and financial service companies, as well as major retailers, government agencies, and healthcare insurers, all trust ID Analytics to eliminate financial losses and comply with federal identity risk regulations while delivering an improved customer experience.

As a hosted software solution, ID Score is fast and easy to implement across all points of customer contact, including online, call centers, mail, and in-store interactions. Additionally, ongoing maintenance, service level agreements, upgrades, and 24/7 support are seamlessly managed by ID Analytics and transparent to your users.

**The Results**

ID Score has demonstrated positive proof of its increased accuracy across a variety of industries including credit cards, mortgage, wireless services, and others. In fact, ID Score is being used by a top-tier financial services company to isolate more than 60% of identity fraud in the riskiest 3% of its customer population.

The ability to distinguish synthetic identities in real time is a critical advantage of ID Score. One of the largest U.S. credit card issuers recently used ID Score to determine that two-thirds of its identity frauds were synthetic identities.

In every implementation, ID Score has proven its ability to focus identity verification resources on truly questionable accounts, while avoiding unnecessary contact with valuable, low-risk consumers. As a result, our clients have seen fewer losses, more efficiently used manual review resources, and enhanced their customer relationships.

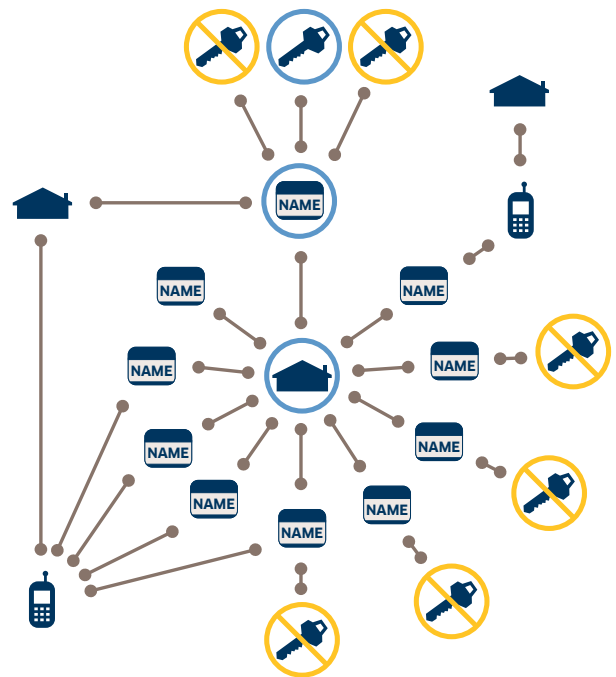
**Improve Insight into Identity Risk Today**

Turn to ID Score to help your company expand visibility, increase accuracy, and limit losses in evaluating individual risk. Contact us today at [marketinginfo@idanalytics.com](mailto:marketinginfo@idanalytics.com), 858-312-6200, or 866-248-7344 for a consultation and risk assessment. Or, visit [www.idanalytics.com](http://www.idanalytics.com) for more information about ID Score and our complete suite of identity intelligence tools.

“ The best way to protect consumers from identity fraud is to focus resources precisely where the potential harm from this fraud exists: where new accounts are being opened, credit is being granted, and identification is being issued. ”

- American Banker

**ANALYTICS IN ACTION**



When a potential customer enrolls for a service or account, ID Score develops a Personal Topology consisting of personal and online identity elements within the ID Network. Advanced Analytics then quantitatively evaluates millions of desirable and suspicious behaviors and relationships. In this instance, this individual has had two invalid Social Security numbers associated with their name, as well as two current addresses, one of which is associated with nine other individuals, some of whom have invalid Social Security numbers, as well. This indicates a suspicious pattern of activity.

- Name
- SSN
- Address
- Phone
- Invalid SSN
- Asserted Information