

Expand Your Visibility into Customer Identity Behavior

ID Analytics has opened a new window into the ID Network to provide organizations with a more granular level of identity insight. Until now, ID Network Attributes have been used solely to drive ID Analytics' solutions. For the first time, organizations can now leverage this unique information in their own processes, rules, scorecards and custom models.

id:analytics™

Extending the Power of the ID Network

ID Analytics, the leader in on-demand identity intelligence, provides organizations with greater visibility into the vast array of consumer identity information within the ID Network. ID Network Attributes supply detailed information about customer identity and equip organizations with next generation risk management capabilities and the knowledge necessary to make better fraud, marketing, collections, verification, and compliance decisions.

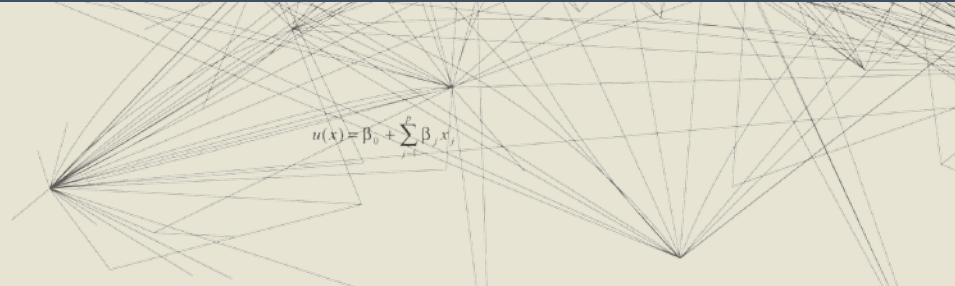
The ID Network is the nation's only real-time, cross-industry compilation of identity information. The network has 360 billion aggregated data elements, such as name, address, phone number, and date of birth, and an average daily influx of 45 million identity elements. With two million known frauds, the ID Network is the largest repository of reported identity frauds in the United States. Unlike other data sources, data within the ID Network is never sold or distributed.

ID Network Attributes are derived variables created from both raw and summarized data of individual identity elements or identity element combinations within the ID Network. These variables deliver unique customer insight not available from other sources, such as public records or credit bureaus. ID Network Attributes can be used in conjunction with existing ID Analytics products or

BENEFITS OF ID NETWORK ATTRIBUTES

- **Increase Visibility into Identity Characteristics**
Gain insight into identity information, not available from other sources such as public records or credit bureaus, to improve fraud, collections, verification, and compliance decisions.
- **Improve the Predictive Power of Custom Models**
Obtain unique information to be used as variables for producing custom rules, scorecards and models to enhance fraud detection, collections, and compliance processes, pre-screening efforts and verification.
- **Increase Operational Effectiveness**
Boost effectiveness and efficiency of business processes with additional visibility into key ID Network risk drivers that enable more targeted fraud investigations, better verification activities for high risk ID Score® transactions and optimize the treatment of risky identities during the compliance and collections processes.





leveraged as input into custom risk management, pre-screen, credit, collections and fraud models. ID Network Attributes are powerful additions to an organization's risk management decision processes because they provide enhanced visibility into identity characteristics, consumer behavior, and effectively confirm or refute identity assertions.

ID Network® Attributes for Fraud™

As identity fraud continues to become more sophisticated, organizations need more advanced tools to manage fraud risk. In particular, lenders need to pinpoint specific identity risks and make accurate decisions quickly to approve new customers for credit or services and better manage existing accounts. ID Network Attributes for Fraud provide unique insight to help streamline manual verification processes, thereby reducing the impact of investigation and verification of legitimate consumers, which may otherwise result in abandonment.

ID Network Attributes for Fraud improve performance of custom fraud management models, rules and scorecards by delivering identity insight to provide a multi-dimensional level of visibility into individual identities. This allows organizations to make more accurate fraud management decisions. ID Network Attributes for Fraud include standard identity element verification indicators as well as unique variables based on the exclusive fraud and identity element usage information maintained in the ID Network.

ID Network Attributes for Fraud contains 35 identity validation, network velocity and network fraud attributes, such as:

- The number of ID Network events associated with the consumer's Social Security number (SSN) in the past three months
- The number of times the consumer's address was associated with fraud in the last six months

Additional fraud attributes will be added over time.

ID Network® Attributes for Compliance™

ID Network Attributes for Compliance are a component of the ID Analytics for Compliance™ solution, and are applicable for a broad spectrum of fraud and identity-related regulations including federal Red Flag Rule and the USA PATRIOT Act, as well as the "Know Your Customer" or Customer Identification Program guidelines. The attributes identify non-compliant identities and facilitate prompt resolution of suspicious identities by pinpointing risky components of an identity. A subset of the ID Network Attributes for Compliance directly corresponds to the "Suspicious Personally Identifiable Information" illustrative examples that are included in the Red Flag Rule regulations.

There are over 30 ID Network Attributes for Compliance, including:

- Verification indicators that reflect whether or not an identity element is valid (e.g. SSN invalid, phone number invalid, etc.)

THE ID NETWORK ATTRIBUTES PRODUCT FAMILY

Using the 360 billion aggregated data elements and two million known frauds in the ID Network, ID Analytics combines proprietary Personal Topology™ with custom logic to deliver the following combinations of ID Network Attributes to tackle specific decision areas:

- ID Network Attributes for Fraud
- ID Network Attributes for Compliance
- ID Network Attributes for Verification
- ID Network Attributes for Collections

- Fraud indicators that show if elements of the input data link to fraud data elements in the ID Network (e.g. combination of name and date of birth associated with a suspected or confirmed fraud)
- Linkage indicators that describe how the input data elements are associated with each other (e.g. SSN linked to multiple addresses)
- Combination indicators that signal the risk associated with a combination of input data elements (e.g. unable to confirm name and date of birth in association with other identity elements)

ID Network® Attributes for Verification™

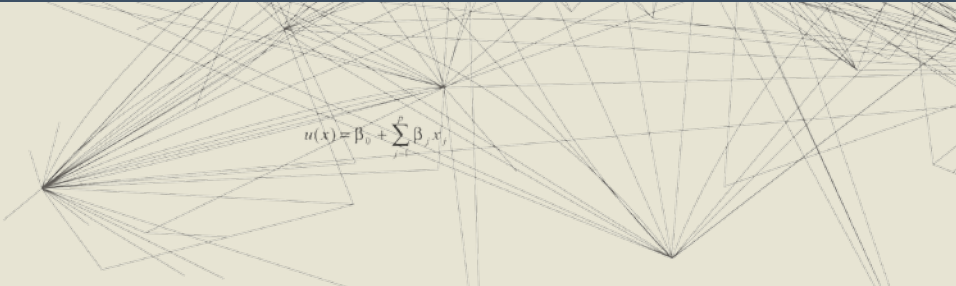
ID Network Attributes for Verification validate identity elements individually or in combination. These attributes are used in conjunction with business activities where identity elements must be confirmed, such as age verification and marketing. For example, the ID Network Attributes for Verification can be incorporated into pre-screening strategies to verify phone numbers and addresses of prospects, and a consumer's age can be verified in real-time as a prerequisite to accessing sensitive online content or services.

ID Network Attributes for Verification are used to confirm or refute identity assertions by validating identity elements, and include:

- Confidence that name, date of birth, and SSN are associated
- Confidence that name, phone number and full address are associated
- Confidence that identity age is 18 or over

ID Network® Attributes for Collections™

ID Network Attributes for Collections provide identity insight that is highly valuable when used as input variables to custom collections rules, scorecards and models. Adding ID Network


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

Attributes for Collections to predictive models increases model performance and improves operational effectiveness. More accurate decisions can be made on which accounts to work first, based on both the propensity to pay and which accounts will pay the highest amount when successfully contacted. Knowing more precisely which accounts are likely to repay helps determine at what point to take action on a customer account, and prevents expending resources and potentially disrupting customers on accounts that will cure naturally.

There are over 40 ID Network Attributes for Collections, including:

- The number of ID Network events at this address with different last name
- The percentage of different home phone numbers linked to this SSN
- Unable to confirm address in association with other identity elements

Obtain Greater Insight into the Vast Array of Consumer Identity Information within the ID Network

Discover how ID Network Attributes and ID Analytics' identity intelligence solutions can enable you to fine-tune your decision making processes. Contact us at marketinginfo@idanalytics.com, 866-248-7344 or www.idanalytics.com.