



## ID ANALYTICS OFFERS CONSUMERS FREE ONLINE CHECK-UP FOR IDENTITY THEFT

Juha-Pekka Tikka  
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San Diego-based ID Analytics is launching a free online test that measures the vulnerability of individual consumers to identity theft. The test, called My ID Score, makes use of the same huge database and analytical software technology that ID Analytics uses to rank the probability that credit card purchases and other transactions are authentic.

The free online service, which the company is announcing today, enables a consumer to quickly get a ranking of just how exposed he or she may be to identity theft. "You can immediately assess the risk of someone else posing as you," says ID Analytics Chief Marketing Officer Larry McIntosh. My ID Score is the first public test to use the company's state-of-the-art technology created to prevent a fraudster from usurping someone else's personal information and credit to make fraudulent purchases.

My ID Score is a three-digit number, a statistical score, between 1 and 999. The higher the number you get, the bigger the risk of becoming a victim of identity theft. Behind the calculation is the company's network of billions of identity elements. Only approximately two percent of Americans belong to the moderate risk group, but ID theft is nevertheless a great concern. According to a recent survey, the thought of someone stealing their Social Security Number (SSN) concerns people more than getting their laptop or wallet stolen.

Anyone with SSN and credit history can get a My ID Score from the web page. It's like an online credit application where you need to insert your name, addresses, date of birth and SSN. The network knows if a fraudulent credit card application or consumer transaction is linked to your personal information. My ID Score recognizes you after few additional questions and gives you a score. Since I'm a citizen of Finland without a U.S. credit history, I used my Xconomy colleague Bruce Bigelow as a guinea pig. He scored 52, which means low-risk.

For someone who receives a high-risk score, the website may recommend contacting the San Diego-based Identity Theft Resource Center, a nonprofit organization that provides assistance to victims of identity theft. The center can help consumers take such steps as freezing their credit cards.

ID Analytics' McIntosh says the test is not intended to replace other necessary security measures that consumers should be doing, such as monitoring their bank accounts and regularly reviewing their credit reports. Still, he expects the site will reveal many identity thefts. "We want to help consumers help themselves. The victims of identity theft will benefit, and it will benefit our client organizations, too," he says.