



# ID VERIFICATION

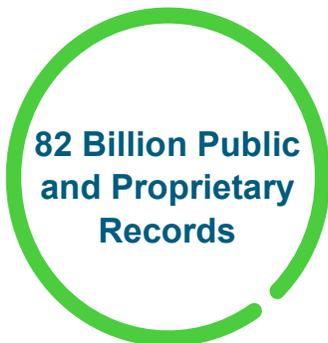
Identifies consumer identity inconsistencies and government list screening (OFAC) – a non-FCRA service provided by ChexSystems® that supports US Patriot Act, OFAC and CIP regulations

Complying with the U.S. PATRIOT Act and Office of Foreign Assets Control (OFAC) regulations requires considerable time and effort from your employees, creating a challenge for operations and customer service. Now, more than ever, stopping the “bad guys” from opening a new account at your institution has become a real problem.

## Trusted Business Intelligence at Affordable Rates

ID Verification (IDV) helps you to know your customers and open more legitimate accounts, saving your institution time and money. Our web-based solution provides the trusted business intelligence needed to make educated decisions simply, and at a cost every institution can afford. IDV helps protect against identity fraud while supporting your institution’s compliance with the PATRIOT Act Section 326, 314(a) and OFAC regulations.

Through IDV, your institution can detect the identity of individuals by cross-referencing more than 82 billion records from multiple independent data sources. Within seconds, IDV assesses whether the presented identity information is accurate and returns a pass/fail response for each matcher. In addition, a score with drivers is returned in the Unmatched Address Evaluation section. This information empowers your institution with the knowledge required to make proactive decisions that can positively impact your bottom line. Using the same online application, IDV screens government watch lists and integrates with other processes within your new account opening procedures.



**Public Records**  
*Insurance, justice, tax and property records*



**DMV Records**  
*Driver's license verification*



**Social Security Administration**  
*Validation table and death master file*



**Residential Phone**



**Credit Bureau**  
*Header files*



**Secretary of State Data**  
*From all 50 U.S. states*

## Helps to Increase Operational Efficiencies and Reduce Costs

### Trusted business intelligence

- Leverages the power and heritage of 50 years' experience in risk management, fraud prevention, financial data and compliance
- Uses multiple data providers and sources to ensure a greater level of data integrity
- Features enhanced reporting with detailed information to help further investigations

### Easy to use

- Provides simple "pass" or "fail" for each check, then highlights inconsistencies, offers alternative identity information and delivers proven options to resolve discrepancies
- Easily integrates with existing operations and provides a user-friendly user interface for your front-line team
- Ability to complete identity verification and OFAC searches in real time via a website interface, web service or in batch mode
- Configurable matching logic helps you improve pass rates and still meet your risk profile

### Cost-effective

- Provides a value-driven solution by offering a minimal transaction fee with no yearly licensing fee or maintenance charge
- Aids to reduce risk of regulatory fines by implementing an automated tool for PATRIOT Act compliance
- Helps to save time by providing detailed reporting that can be used when additional due diligence is required

## Synthetic Index Add-on

Synthetic Index can be easily integrated into your financial institution's IDV strategy and exception processes. Synthetic Index introduces an additional "fail" reason for IDV when indications of synthetic fraud are present.

- Provides an automatic fail when identity fraud conditions are flagged for synthetic, manipulated or stolen identities
- Offers new IDV failure override selections, which allows the continued ability to denote any additional steps taken to override the original failure

## New Unmatched Address Evaluation

Unmatched Address Evaluation assesses and identifies potential fraud when there is an address discrepancy between what was provided by the consumer and what was located on their public record consumer file. The service will run whenever the Address Matcher returns a response of "fail". An address risk score and score drivers are returned below the existing Address Matcher response.

## Contact Us

Let's talk about your future. For more information on ID Verification, call us at 877.776.3706 or email us at [ASKVirtualSales@fisglobal.com](mailto:ASKVirtualSales@fisglobal.com).