

Identity Suite

“The combination of Equifax’s vast data sources and powerful analytics has provided us with a highly effective fraud detection solution.”

- Daniel Borchers
SVP Fraud Strategy
General Electric Money

“Using Equifax’s robust InterConnect™ platform and highly predictive eIDcompare™ solution, we were able to significantly improve our fraud detection rate.”

- Richard Payne
Executive Vice President,
Credit Marketing & Risk Management
Fingerhut

Reduce fraud losses with effective and proven fraud mitigation solutions for all risk levels

Equifax delivers a comprehensive suite of identity screening, verification and authentication tools developed to address a broad range of risk exposure.

Equifax solutions provide differentiated value to our customers. Our ability to combine robust data, analytics and patented technology allows us to become an integral part of our customers’ business processes — especially when it comes to fighting fraud.

Equifax’s comprehensive identity suite delivers results. Our fraud tools range from simple application data confirmation, to real-time identity verification that combines statistical modeling and out-of-wallet questions.

Don’t let fraud steer your business off track

- Are fraudsters penetrating your Internet channel due to an inability to easily pose out-of-wallet questions?
- Are your customer verification processes too manual, time-intensive and expensive?
- Is your new account booking process letting fraudsters through the door?
- Have your losses due to fraudulent account openings or activity reached unacceptable levels?

Today’s businesses look to Equifax for fraud tools that can:

- Access multiple verification sources
- Increase the rate of legitimate customer acquisitions
- Detect likely cases of identity theft or intentional fraud
- Reduce overall manual review costs

More than **70%** of Equifax customers use an Equifax fraud, ID verification or authentication tool to manage online fraud mitigation.

Nine of the top 10 banks, as ranked by American Banker, turn to Equifax for advanced fraud solutions when booking new accounts.

Equifax is the market leader in providing identity screening, verification and authentication solutions. Equifax pioneered knowledge-based authentication, and owns the original patent for this technology. Equifax helps customers verify over 400 million identities each year in the U.S. alone, and process over one million new account opening transactions each day. Equifax can help you improve pass rates and customer service, while decreasing fraud write-off's.

The Equifax Identity Suite provides the following fraud mitigation capabilities:

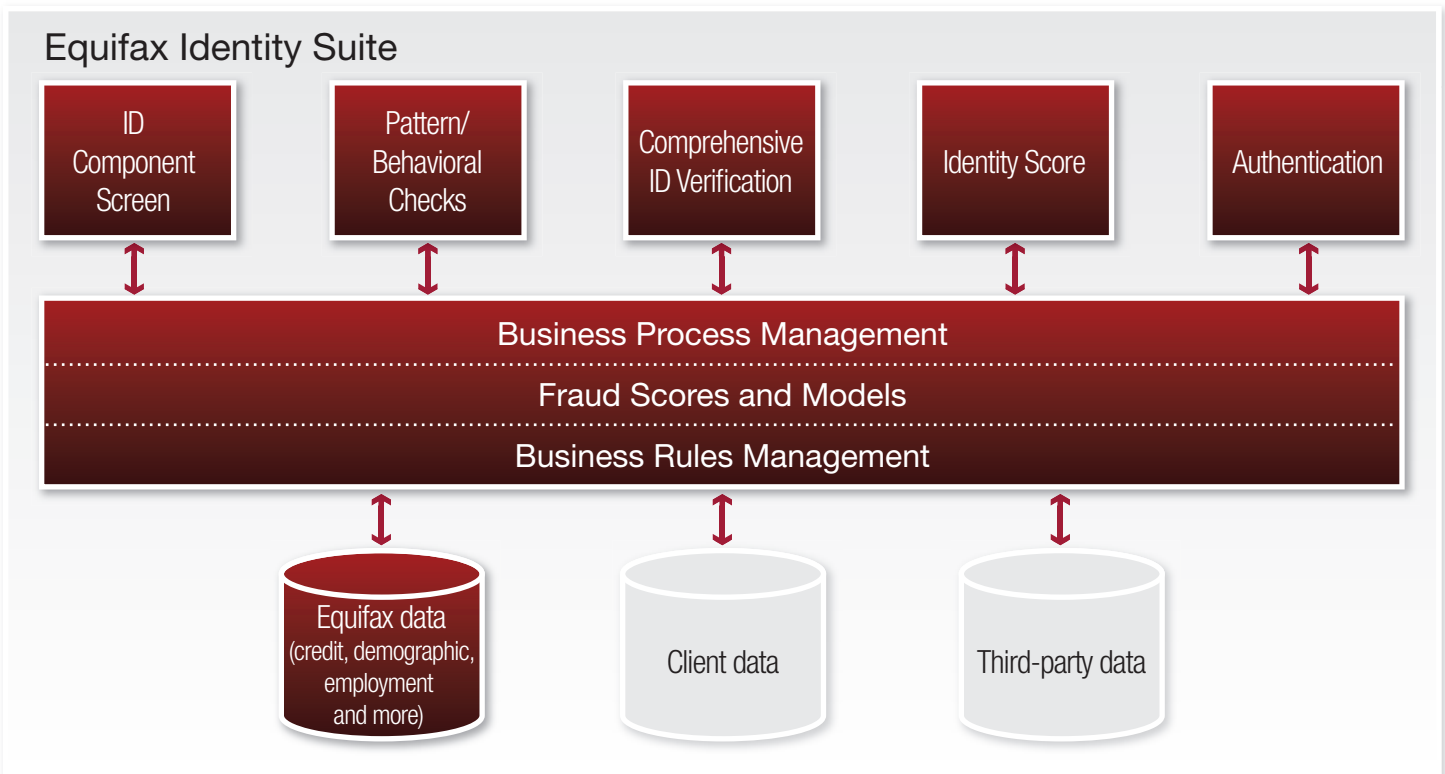
- Screen individual elements of an identity for known fraud and potential misuse
 - Determine the likelihood that a given SSN belongs to the applicant
- Verify if an identity corresponds to a real person
 - Identify fraudsters attempting to establish synthetic identities, or presenting credit cards that do not belong to them.

- Authenticate that an individual is who they say they are
 - Identity consumers attempting to commit true name fraud by using another identity to apply for credit
 - Identify balance transfers where the accounts have different ownership
 - Recognize repeat attempts to authenticate the same identity
- Fraud scores and reason codes that reduce false positives and facilitate prioritizing manual reviews

These solutions can be deployed and optimized across all sales channels, and provide a significant lift in fraud detection.

Equifax recognizes that no two businesses are alike. As such, our experienced professionals can consult with you to understand your business, your operations and your objectives to design a custom solution for you, leveraging experience with customers across multiple industries helping customers balance fraud prevention with new account acquisition. We have fraud prevention solutions that span the most simplistic screening needs to the most sophisticated and comprehensive.

Equifax offers industry-leading data, analytics and technology to thwart both synthetic fraud and true-name fraud.



Identity screening

Identity screening is the first step in identifying fraudulent activity such as fraud victim alerts, misused Social Security numbers, hot addresses, and suspicious phone numbers. Equifax fraud screening solutions leverage more than a dozen up-to-date public and proprietary database sources to effectively identify potential identity theft and application fraud. Effective screening is the critical first step in leveraging the Equifax fraud suite to further interrogate and identify suspicious activity.

SSN verification

Synthetic identity fraud is an increasing concern, with estimates that over half of all new account fraud involves synthetic identities which go unreported. Equifax offers Social Security number (SSN) screening that leverages a proprietary comparison algorithm to alert you to potential SSN fraud.

Equifax's SSN verification solution will alert you to the following conditions:

- The SSN provided in the inquiry:
 - matches to another consumer
 - matches to the requested consumer
 - cannot be matched to a specific consumer

Account verification

Account verification can confirm that account numbers presented by a consumer are accurate and belong to that consumer. Account verification solutions verify that:

- Balance transfer activity actually belongs to the person who has been given the offer
- Credit cards offered as a security deposit actually belong to the consumer
- The name on an order matches the name of an authorized user for that card
- The account being paid through online bill pay actually belongs to the consumer who owns the checking account

Identity verification and authentication

Identity verification validates that an applicant's identity actually exists. The solution can also verify the identity of a joint applicant not present during an account opening process.

Identity verification

- Verifies identity and checks each inquiry for potential fraud elements
- Issues warnings on potentially fraudulent information
- Enables you to easily facilitate due diligence activities and reduce manual procedures

Authentication:

Using authentication, you can confirm a consumer's identity by presenting multiple-choice questions to the applicant that should only be known by that actual consumer.

- Verifies the likelihood that consumers are who they say they are
- Returns risk-assessment scores, reason codes, and recommendations for handling
- Reduces fraud due to stolen identification information gathered using a patented question generation process
- Highly configurable to meet your business needs

Equifax fraud solutions can be customized for all sales channels. Customers have seen as much as a 57% detection improvement for kiosk applications, and a 75% improvement for internet applications

Turn the tables on fraud

Fraud issues vary by industry and Equifax's fraud solutions have been effectively applied in combating fraudulent activity at thousands of companies. Products within Equifax's identity suite are specifically designed to automate the business processes that many companies are handling manually.

For more information, visit www.equifax.com or call 1-800-722-6119.

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