



Effective Identity Proofing: lower friction and higher certainty

Customer transactions should be seamless and allow for an intelligent balance of risk mitigation and ease of doing business. Your organization needs an effective knowledge-based authentication (KBA) solution that balances security and the overall customer experience. Certain ID is a dynamic identity proofing tool that generates targeted questions from the comprehensive data in ID Network®—the nation's only real-time, cross-industry compilation of identity information.

Advanced Innovation

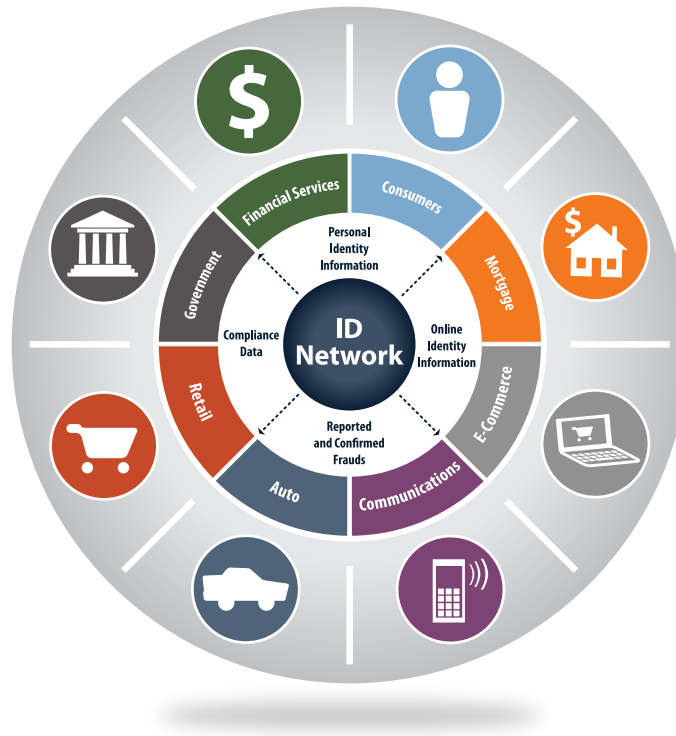
Recent guidelines from the Federal Financial Institutions Examination Council (FFIEC) support the use of robust KBA as part of a layered security program to manage identity risk. Certain ID leverages the unique data in the continuously evolving ID Network to ask intuitive questions that are top-of-mind for your customers, but difficult for a fraudster to answer correctly. Certain ID protects your organization from fraud at critical points of consumer interaction including account origination, profile changes and high-risk transactions.

Certain ID leverages ID Analytics' industry-leading ability to create a consolidated, integrated view of identities, discern fraud within that identity and develop an integrated view of the identity's relationships with others. This view of each individual's historical characteristics, recent behaviors and connectedness to others enables Certain ID to deliver on-demand visibility into the risk of an identity combined with robust data for dynamic question generation.

Benefits of ID Analytics' Certain ID

- ▶ **Authenticate More Individuals:** ID Analytics is uniquely positioned to authenticate youth, newly banked and other emerging market segments with network data collected from a wide range of industries.
- ▶ **Reduce Operational Costs:** Because we leverage data within ID Analytics' ID Network rather than public records data or credit reports, Certain ID offers more value at a lower cost than the competition.
- ▶ **Minimize Customer Friction:** Implement a risk-based approach using ID Score® to separate high- and low-risk identities so you can target only the riskiest consumers for authentication through Certain ID.
- ▶ **Satisfy Regulatory Requirements:** Comply with the Gramm-Leach-Bliley Act and multi-factor authentication rules suggesting that questions should not be based on information found in a consumer report.

Certain ID relies on data within the ID Network® — the nation's first 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 700 billion aggregated attributes and 2.6 million reported frauds in the ID Network, Certain ID leverages ID Analytics' identity resolution expertise to recognize each unique identity and develop an integrated view of their recent behaviors, historical characteristics and connectedness to others.



Flexible Deployment

Certain ID may be customized to meet your specific business needs and to optimize the consumer experience. This flexibility allows organizations to:

- ▶ Configure pass/fail requirements
- ▶ Specify the number of questions asked and the number of multiple choice answers presented
- ▶ Prioritize or suppress the question types generated
- ▶ Determine challenge quiz strategy
- ▶ Set quiz time limits to prevent fraudsters from researching answers
- ▶ Limit the number of times an individual can request a quiz in a specified time period

Strengthen Your Authentication Process Today

Turn to ID Analytics for authentication solutions and increase your fraud prevention while eliminating customer friction. ID Analytics is trusted by leading enterprises to drive new revenue opportunities, reduce financial losses and facilitate compliance with federal regulations. For more information about ID Analytics' authentication solutions, as well as our complete suite of identity solutions, contact us at marketinginfo@idanalytics.com or 866-248-7344 or visit www.idanalytics.com.