

Grow Safely

Organizations understand that adding customers will require offering interaction options across online, mobile and traditional channels. Unfortunately, freedom for consumers often equates to opportunity for fraudsters, resulting in both monetary and reputational damages to the enterprise. Leading organizations require real-time insight into new-account fraud risk across all channels, with unprecedented precision, to grow their business without growing risk.

A Trusted Solution is Now Even Better

For over a decade, leading organizations have relied on ID Score® to effectively and efficiently minimize identity fraud losses at the point of origination. As companies compete in increasingly dynamic and complex markets, ID Analytics responds by continually increasing the predictive accuracy of ID Score. The state-of-the-art in fraud protection is ID Score 9.0, offering a 30 to 50 percent improvement in fraud detection over the previous release.

ID Score continues to rely upon its unique cross-industry consumer behavior information, and now includes an option to incorporate device reputation data into the score to better separate low-risk and high-risk applications across every channel. The score's improved accuracy helps organizations cut fraud rates, expenses and fraud losses while reducing false positives and customer friction.

ID Score is Different

ID Score is powered by the ID Network®, one of the nation's largest, continuously-updated networks of cross-industry consumer behavioral data, containing over 1 trillion data elements and over 3.3 million confirmed frauds. With deep insight into a wide range of industries, including critical markets such as telecommunications and subprime lending which are not captured by traditional credit bureaus and public records companies, the ID Network provides ID Score with a comprehensive, up-to-the-minute view of identity fraud risk.

ID Score 9.0 is a strong, multi-layer fraud prevention technology that evaluates identity risk based on personal information (ex. SSN, name, address, email) along with device risk to produce a single, comprehensive assessment of application fraud risk.



Benefits of ID Score

- **Reduced Fraud Losses**
Through more accurate fraud assessments across all channels – including online
- **Decreased Operational Costs**
By reducing the number of screenings needed
- **Improved Customer Experience**
With reduced false positives that limit screenings of good applicants

How ID Score Works

ID Score rank-orders the risk associated with consumer identity elements being asserted on an application and assesses device risk for online and mobile channels. Applications with higher risk scores are flagged for remediation while lower-scoring applications may be automatically approved. Organizations choose the score threshold that best balances fraud prevention with fast, convenient adjudication processes.

ID Score 9.0 has a powerful new feature to support application remediation strategies, Signals™ which provides insight into Social Security number authentication, links to fraud rings, and fraud type indicator (e.g., third-party versus synthetic fraud).

ID Score is a hosted software solution that comes with consulting and implementation services, and is easy to implement across all points of customer contact including online, call centers, mail, and in-store. The solution can receive applications and return scores via a batch process or in real-time 24 hours a day, 7 days a week

ID Score 9.0 Has Options			
Standard	Optional	Feature	Details
✓		Three-digit score	Improved fraud detection rates
✓		Result codes & overwrites	Updated, easier to use for remediation
	✓	Standard integration	Secure Socket Layer (SSL)
	✓	Device authentication	Device identification & reputation
	✓	ID Score® Signals	Details to help investigations
	✓	Premium reporting	Volumes, score distributions
	✓	Configurable outputs	Device attributes
	✓	ID Score ATO	Available to bundle with ID Score

Accurate, Current and Proven

Since 2002, credit card issuers, wireless carriers, utility providers and other leading organizations have turned to ID Score for three critical reasons:

1. ID Score is Accurate: The solution's cross-industry view of consumer behavior accurately identifies high risk behaviors, catching as much as 75% of fraud in the riskiest 3% of applications
2. ID Score is Current: Real-time updates to the ID Network allow ID Score to see applications submitted just moments earlier, resulting in up-to-the-minute fraud assessments
3. ID Score is Proven: Rigorously vetted by several Fortune 100 organizations who trust the solution to accurately inform their new account fraud decisions

Improve Insight into Application Fraud Risk Today

Turn to ID Score 9.0 to help focus resources on the most suspicious applicants, reduce fraud losses, and decrease operational costs while improving the customer experience. Contact us today at marketinginfo@idanalytics.com, 858-312-6200, or visit www.idanalytics.com.