

Reducing Customer Friction and Risk through Improved Data Accuracy

As identity theft and data breaches continue to make headlines, consumers are becoming increasingly wary of the risk introduced by transmitting and providing their personally identifiable information (PII). Compounding the problem, the highly mobile nature of today's consumer means that address and phone data can quickly become outdated, posing a challenge to businesses who need to update or verify location and contact information. Organizations unwilling to sacrifice the complete and current consumer information they require to make informed business decisions need a solution capable of accurately providing this data with minimal customer friction.

Friction-Free Identity Information

Resolve360® assists companies to ensure they have the full and current information on customers and prospects by supplementing or verifying their Social Security number (SSN), address, and/or date-of birth. Resolve360 utilizes advanced identity resolution technology to identify the individual in question, then leverages the 2 billion consumer records in the ID Network® to return the requested missing or suspect consumer information.

Identity Resolution

The overreliance of current industry solutions on simple matching can introduce or reinforce errors and fraudulent misrepresentations. Resolve360 uses ID Analytics' innovative identity resolution technology to quickly identify the requested consumer with a high-level of precision. Once certain of the identity in question, Resolve360 applies logic unique to the requested PII element to ensure the correct data is returned.

The ID Network

While advanced analytics ensures the accuracy of returned data, Resolve360's ability to return PII on nearly every U.S. consumer comes from the wealth of cross-industry data in the ID Network®. Covering 300 million consumers with over 2 billion cross-industry applications and events, the ID Network is a repository of consumer behavior data from a wide range of industries, including telecommunications and subprime lending; data that is not captured by solutions leveraging only credit bureau data and public records. By applying innovative analytics to the ID Network, Resolve360 is able to return SSN, address, and date-of-birth on nearly every U.S. adult consumer with a high degree of accuracy, including those with limited credit history.



Resolve360: Consumer Data Available for Return



SSN (Complete)
Full 9-digit Social Security number



SSN (First Five)
First 5 digits of the Social Security number



Address
Recommended Physical Address



Date-of-Birth
Recommended Date-of-Birth

How Resolve360 Works

Resolve360 is a non-FCRA actionable data return service, which uniquely resolves the identity of a consumer, then returns the consumer's missing PII elements. Resolve360 is not for marketing purposes, and all clients using the service must have a permissible purpose for use of this information which falls under one or more of the Gramm-Leach-Bliley Act exceptions.

A hosted software solution, Resolve360 is available via a direct connection or through a variety of established integration partners, and is easy to implement across all points of applicant and consumer interaction. The service can receive requests and return data in batch processes or in real-time 24 hours a day, 365 days a year.

Resolve360: Example Inputs and Outputs



Resolve 360 Use Cases:

Resolve360's ability to return missing PII data on applicants and existing customers can drive value to organizations in a number of ways:

- **Compliance at Account Opening:** Address and SSN are routinely required to ensure compliance with government regulations such as Know-Your-Customer and the PATRIOT Act
- **Fraud Assessment at Account Opening:** Missing PII elements often provide a crucial link to an applicant's history of past fraudulent behavior
- **Portfolio Management Data Standardization:** The format and nature of data elements requested at account opening change, and portfolios need to be standardized to ensure a consistent level of customer data for each account
- **Overall Portfolio Management:** As organizations' needs change, often PII elements like SSN and Date-of-Birth, which were not requested at account opening, can become essential

Improve Your Customer Experience Today

Turn to Resolve360 to help your organization obtain the consumer information required to comply with regulations and make informed fraud decisions, while reducing customer friction and abandonment. Contact us today at marketinginfo@idanalytics.com, 858-312-6200, or visit www.idanalytics.com.