

'id:analytics™

ID Analytics

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The Privacy Symposium

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I am Sam. Yes, I am.

Am I
Sam?



Am I
Sam?



Less Risk

- Identify and isolate high risk customers
- Reduce fraud losses
- Identify bust-out, collection problems
- Deliver better targeted offers
- Supplement credit decisioning processes

More Opportunity

- More potential from more customers
- Lower abandonment rates
- Lower customer acquisition costs
- Drive incremental revenue
- Improve the customer experience

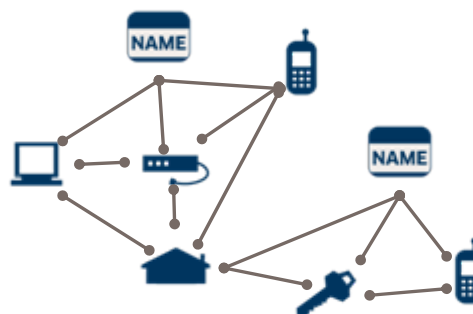
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Advanced Analytics

- Patent-pending analytics for identity risk
- Compares identity patterns to fraud behavior patterns
- New identity elements add additional dimensions (email, device fingerprints, IP geo-location, etc.)
- Linkages enable unique insight of identity risk

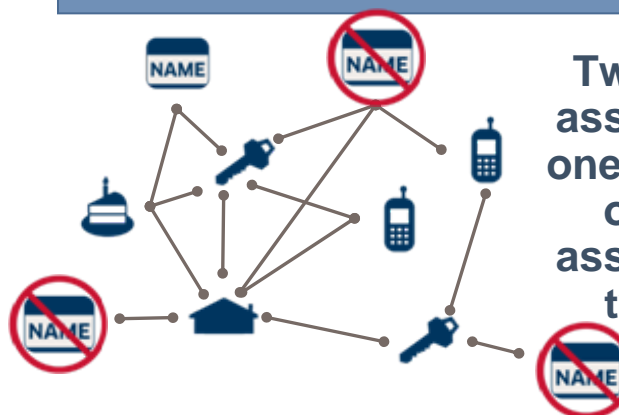


Good Pattern



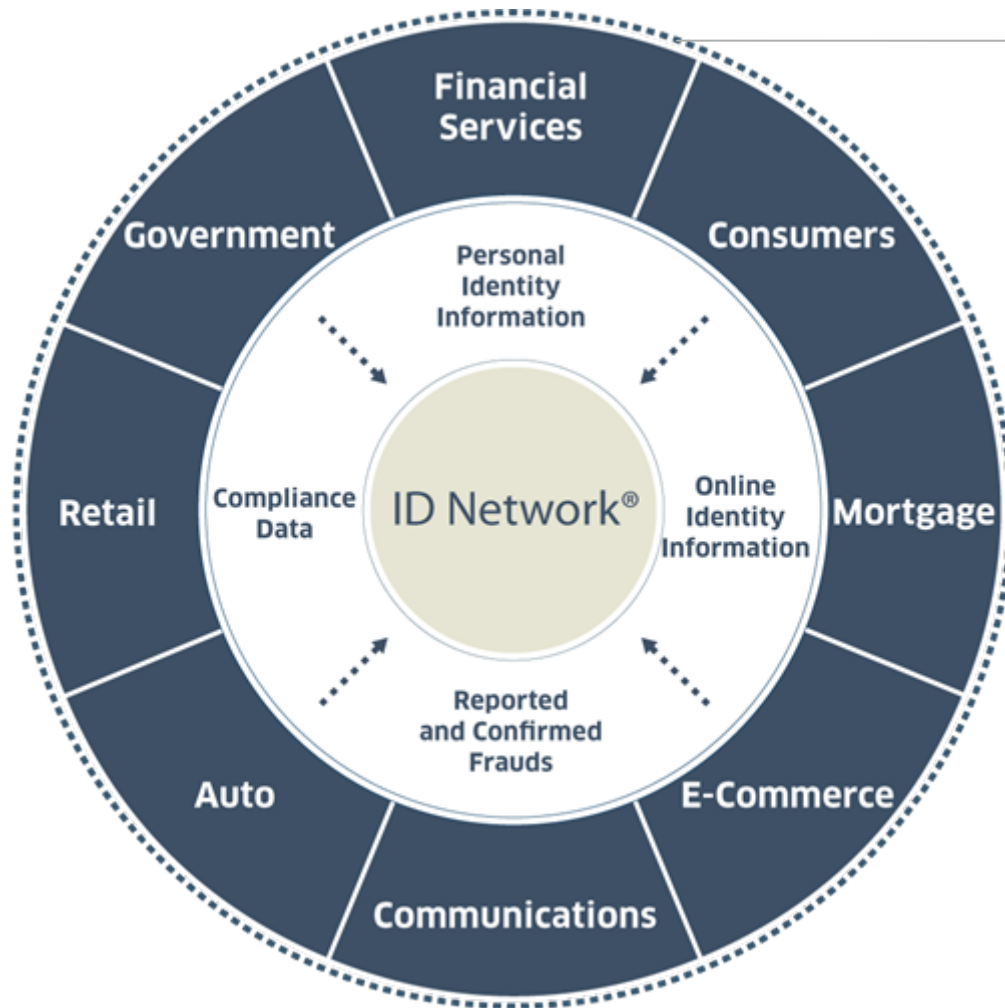
Two names, and phone numbers are associated with a common address, IP Address, and Device

Fraud Pattern



Two SSNs are associated with one address, yet one SSN is associated with two names

ID Network®



ID Network

- First national, cross-industry compilation of identity information
- 360 billion total aggregated attributes
- 750 million unique identity elements
 - Average daily flow = 45 million
 - 2 million reported frauds
- 1 billion consumer transactions
- **Contains information about:**

Credit applications

Card transactions

Payments

Change of name/address

Demographics

Data is never sold or distributed

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Examples of Unique Visibility

- High-risk identity patterns

- Address/phone associated with reported fraud in separate industry
- High velocity of cross-industry activity using a single identity
- High number of individuals claiming to live in single family residence

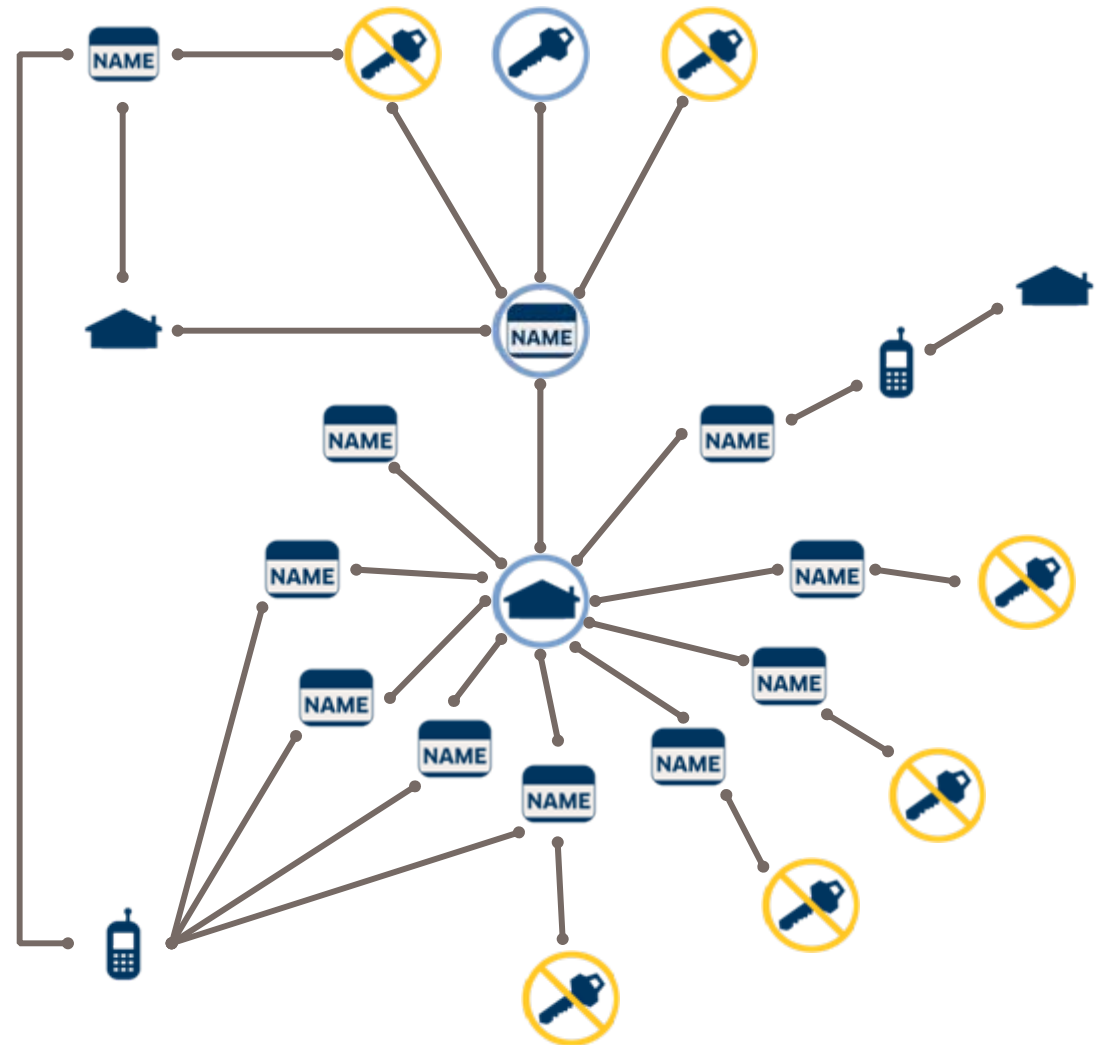
- Low-risk identity patterns

- Consistent stable identity activity at a given address
- Related names using same address/phone combination as identity asserted in an order

*Risk-based analytics interpret relationships
and multiple important risk factors*

● ●

2 apps on same day, different addresses



Power of Cross-Industry Data – Identity Fraud Case Study

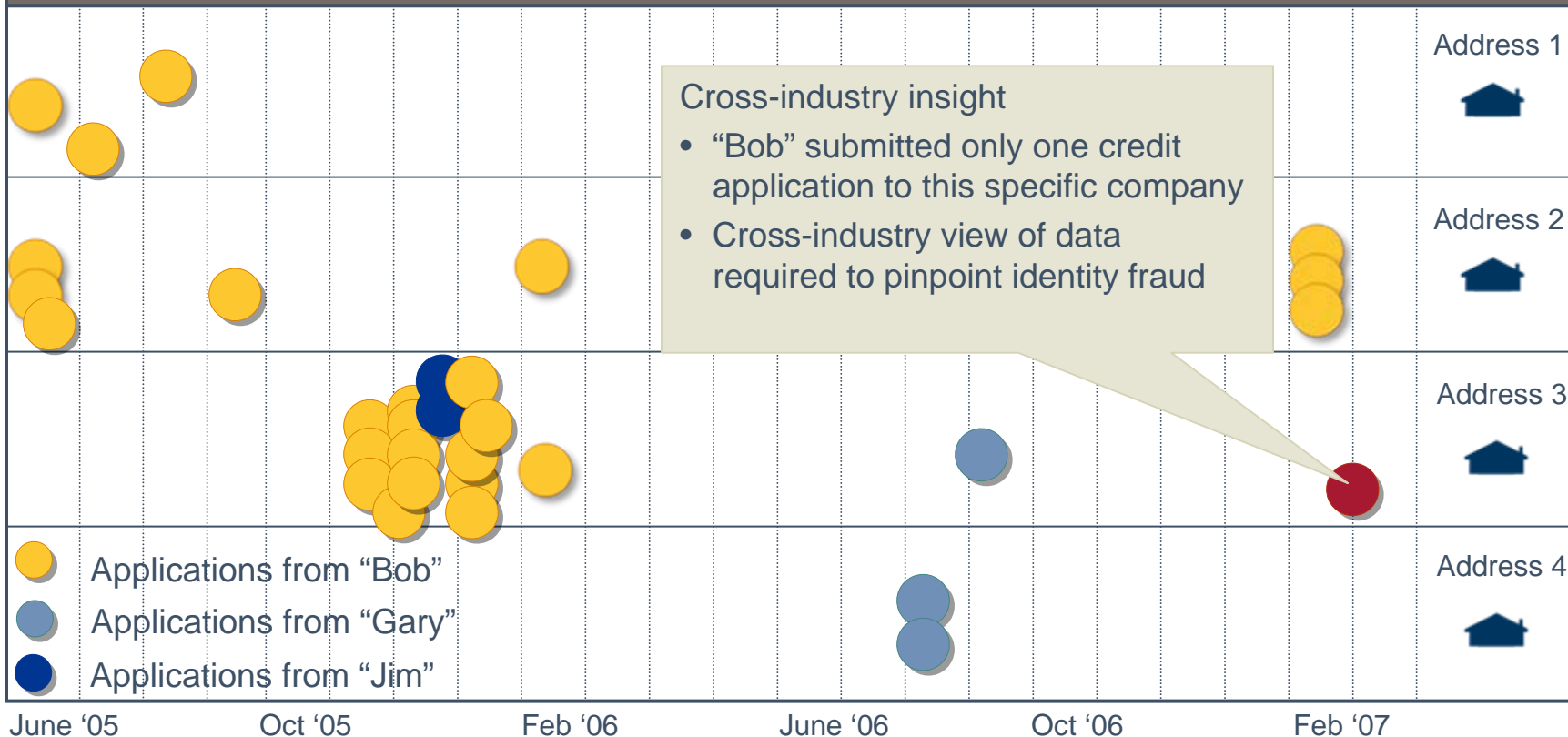
1 Social Security Number
3 Names

4 Addresses
>30 Applications over 2 years

Identity Risk: High

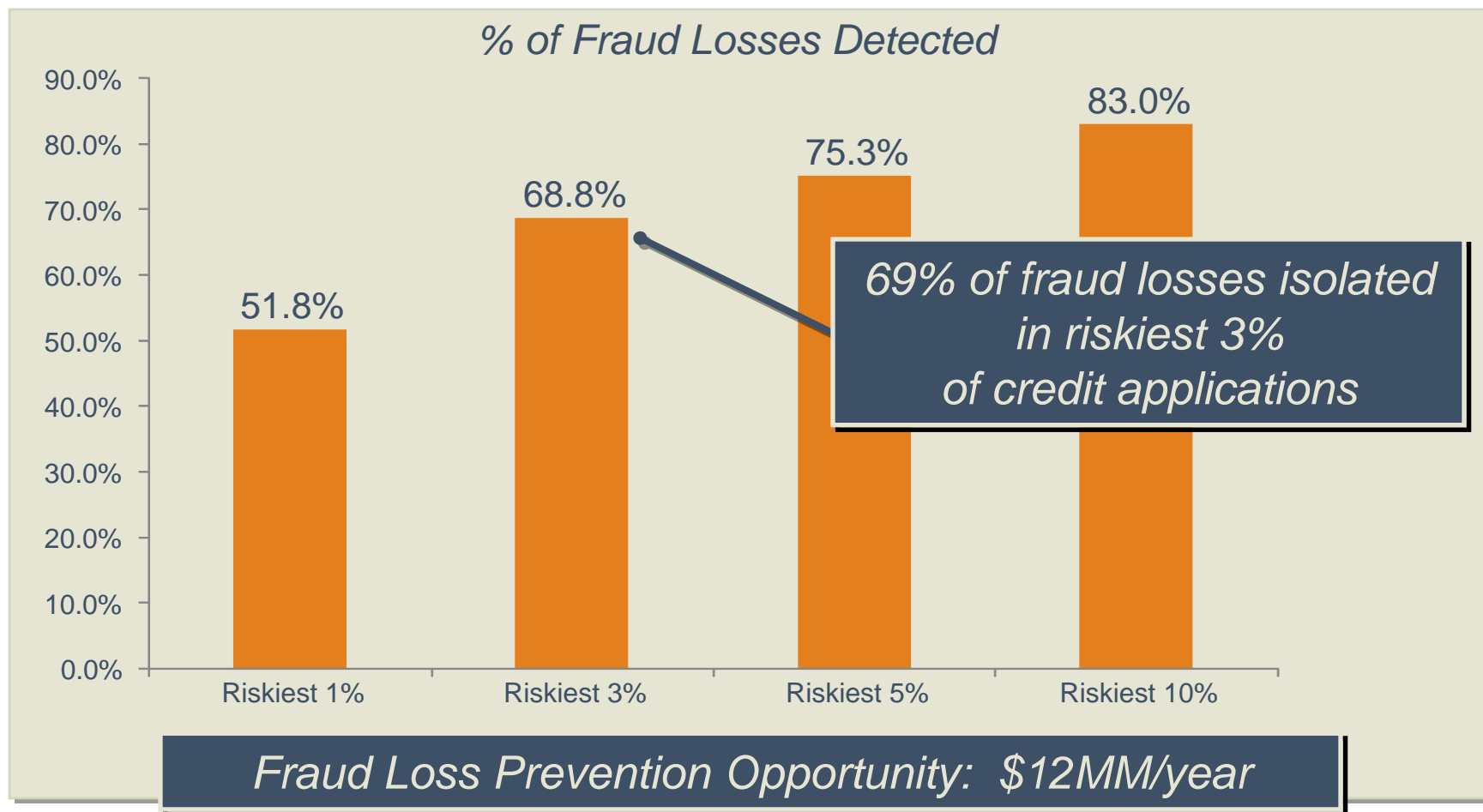
Cross-industry insight

- “Bob” submitted only one credit application to this specific company
- Cross-industry view of data required to pinpoint identity fraud



ID Network Results – Fraud Detection

Top 5 Financial Services Provider



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