

Identity Verification

Whether you conduct business with applicants in-person or over the Internet, identity theft and associated fraud is a growing problem. Knowing an applicant's identity can be challenging, yet critical. With the right authentication tool in place, you are able to know who you are doing business with while simultaneously streamlining your application process for fast approvals. Now, Teletrack makes verifying the identity of consumers easy. You can access Teletrack's identity verification service and receive valuable insight into the potential fraud risk associated with a pending transaction.

THE BENEFITS OF TELETRACK

Identity verification is a process that takes consumer data, and validates that the information presented during a transaction has previously been associated with the information provided on the application. This associated data is analyzed across Teletrack's data sources to help you confirm the consumer's identity and uncover inconsistencies that may indicate potential fraud. Teletrack also returns association and comparison matching information between the name, Social Security number, address, date-of-birth, and phone number using its existing charge-off, inquiry and open loan data reported from thousands of businesses across the country.

When you access Teletrack's very powerful real-time data validation you receive a near instantaneous validity check. In seconds, Teletrack's sophisticated technology scans records to locate and confirm identity information. With speed, accuracy and simplicity, we can help you avoid potential fraud losses.

HOW THE PROCESS WORKS

Teletrack provides you with a comprehensive package to reduce your risk when executing a transaction. The process verifies consumer identity data, reports inconsistencies with consumer information, provides match and warning factors, and delivers a confidence score. The confidence score is calculated and returned to you along with match and warning factors associated with the applicant so that you can develop a strategy around what steps may be necessary to confirm the consumer's identity.

Match factors associated with the data gathered from the consumer can confirm that the Social Security number supplied is valid as well as associated with the name, date-of-birth, address, and phone number supplied. Warning factors indicate if the Social Security number is invalid, deceased, or issued prior to the date-of-birth provided.

Teletrack's fully integrated Patriot Act compliance helps you avoid transactions with individuals on the OFAC Specially Designated Nationals (SDN) list so that you can maintain regulatory compliance. Teletrack also provides address modification, which converts the address to conform with USPS standards. In an integrated environment, the data returned can be used to drive certain applicants into a queue for further verification.

ACCESS METHODS

Teletrack's integrated customers can deploy this solution as an add-on to standard Teletrack service. The identity verification request is seamlessly integrated with Teletrack's existing service so when you request a Teletrack report, an identity verification report is simultaneously generated and returned to you with Teletrack's consumer inquiry information.

The request for identity verification data is submitted to Teletrack using your existing connection. If you access Teletrack using a third-party software provider, contact your provider for details concerning integration with Teletrack's Identify Verification solution. Many Teletrack integrators are already offering our identity verification solution as part of their integrated service. Contact your application software provider today, and tell them you want Teletrack's identity verification solution.

IDENTITY VERIFICATION REPORT

Identity Verification Report

<div style="background-color: #0056b3; color: white; padding: 2px; text-align: center; font-weight: bold;">Inquiring Merchant</div> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="font-size: small;">Test Person</td> <td style="font-size: small;">MID: 24794</td> </tr> <tr> <td style="font-size: small;">Test Merchant</td> <td style="font-size: small;">Inquiry: E6RWW0</td> </tr> <tr> <td style="font-size: small;">1111 Main Street</td> <td style="font-size: small;">Date: 03/20/2007</td> </tr> <tr> <td style="font-size: small;">Anytown, GA 55555-5555</td> <td></td> </tr> <tr> <td style="font-size: small;">Phone: 555-555-5555</td> <td></td> </tr> <tr> <td style="font-size: small;">Fax: 555-555-5554</td> <td></td> </tr> </table>	Test Person	MID: 24794	Test Merchant	Inquiry: E6RWW0	1111 Main Street	Date: 03/20/2007	Anytown, GA 55555-5555		Phone: 555-555-5555		Fax: 555-555-5554		<div style="font-size: 24pt; font-weight: bold; color: #0056b3;">Score: 325</div> <div style="text-align: center; margin-top: 5px;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="font-size: 8pt;">0</td> <td style="font-size: 8pt;">100</td> <td style="font-size: 8pt;">200</td> <td style="font-size: 8pt;">325</td> <td style="font-size: 8pt;">400</td> <td style="font-size: 8pt;">500</td> <td style="font-size: 8pt;">600</td> <td style="font-size: 8pt;">700</td> <td style="font-size: 8pt;">800</td> <td style="font-size: 8pt;">900</td> <td style="font-size: 8pt;">1000</td> </tr> <tr> <td colspan="3" style="background-color: red; color: white;">High</td> <td colspan="4" style="background-color: yellow;">Moderate</td> <td colspan="4" style="background-color: green; color: white;">Low</td> </tr> </table> </div> <div style="font-size: 8pt; text-align: center; margin-top: 2px;">Risk Meter</div>	0	100	200	325	400	500	600	700	800	900	1000	High			Moderate				Low			
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<div style="background-color: #0056b3; color: white; padding: 2px; text-align: center; font-weight: bold;">Warning Factors</div> <p style="font-size: 8pt;">SSN Invalid: Never Issued By SSA Input SSN Issued Prior To Input DOB SSN Deceased: 03/01/06 John Smith SSN In File Of Questionable SSNs No City/State/Zip On File Address Provided Is An Undeliverable Address Matched Multiple Names For SSN No Street Address On File SSN Not On File</p>	<div style="background-color: #0056b3; color: white; padding: 2px; text-align: center; font-weight: bold;">Match Factors</div> <p style="font-size: 8pt;">SSN Issued by SSA SSN Name Match SSN Full Address Match SSN Street Address Match SSN City/State/Zip Match SSN DOB Match On Year SSN DOB Match On Month And Year SSN Phone Match</p>
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OFAC: ALL CLEAR

Input Data	Match Percentage %
Name: Joel Burges	100 Matched
Address: 106 N. Lincoln Road	0 Could Not Be Matched
City/State/Zip: Evington, VA 20502-1111	100 Matched
Phone: 707-313-0232	30 Could Not Be Matched
SSN: 229-29-XXXX	100 SSN Issued: NH 10/83
Date Of Birth: 09/21/1983	0 Could Not Be Matched
DL#/ST: 26359719/VA	

Note: This input address has been modified to comply with USPS Standards

Other Addresses Related to SSN

Date on File:	Address on File:
05/2005	123 Main Street, New York, NY 10591
03/2002	85 Ivy Place, Bronx, NY 10021
01/1999	20 Mills Court, Orlando, FL 97825

DISCLAIMER

The data used to determine an Identity Score, and to compare the input data could have errors. It is the end user's responsibility to take any additional steps they deem appropriate to verify the data independently.

The data provided can be used to develop a report similar to the sample shown. A graphical representation of the data may include a color-coded, high/medium/low risk gauge so that you can determine the confidence level at a glance. **Note: This is a sample report. Teletrack's Identity Verification solution does not provide the sample report shown. The report must be developed using the data provided by Teletrack.**



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