

# Fact Sheet



The industry's FACT Act compliance solution  
for address changes and discrepancies

## PURPOSE

- Detect identity theft, fraudulent applications and account takeover
- Comprehensive FACT Act compliance solution
- Optimize back office and financial resources

## OVERVIEW

- Statically based modeled solution that scales the risk associated with address discrepancy or address change
- Priced per transaction
- Available in real time, batch or Web service interface
- XML SOAP technology

## BENEFITS

- Essentially automates FACT Act compliance
- Increases new-account approvals of non-verified name at address
- Reduces manual review and operational expenses
- Typical 10:1 return on investment
- Reduces fraud losses

## COMPETITIVE ADVANTAGES

- Patent-pending Address Differential Analysis<sup>SM</sup>
- Unique and more data types and sources
- Highest name-at-address verification rates
- Risk-scoring techniques resolve non-verified name-at-address
- Lower solution costs and greater efficiencies because only address discrepancy or address change transactions are reviewed
- Available directly or through numerous channel providers

## CONNECTIVITY/AVAILABILITY

- Direct
- eFunds, Address Analysis
- Zoot
- Cash Edge
- Fair Isaac

**idinsight**

It's all about the address<sup>TM</sup>