



iovation Partners with ID Insight to Provide Comprehensive Solution to Combat Online Fraud

Complementary Device Reputation and Identity Proofing Technologies Allow Businesses to Slash Fraud Costs and Approve More Legitimate Customer Requests

Portland, Ore., and Northfield, Minn. – September 29, 2008 – iovation, the Device Reputation Authority™ for the Internet, and ID Insight, Inc., the innovator in using access-point intelligence to reduce fraud, today announced a partnership to use their complementary technologies to provide businesses with a cutting-edge identity theft and fraud prevention solution.

Together, iovation and ID Insight deliver two key elements of online fraud management: device-based and address-based intelligence. By combining best-in-breed computer- and address-focused data and analytics, financial institutions, credit card issuers and online merchants can now approve more legitimate requests, eliminate identity fraud, slash operating expenses, and ultimately deliver more value to consumers.

iovation's ReputationManager™ device reputation service determines in milliseconds whether an online transaction is coming from a computer that has been associated with fraud or abuse in the past. The service is built on iovation's shared Device Reputation Authority™ fraud database, which manages the reputations of more than 65 million unique computers and mobile devices worldwide. Businesses using the real-time service can act with certainty to prevent all forms of online fraud and abuse from occurring. The service does not impact the user experience or require software downloads.

Powered by its proprietary Access-Point IntelligenceSM technology, ID Insight's solutions combine the most comprehensive set of data available with the advanced technologies to analyze every available piece of information about a customer's access points, where fraud occurs. ID Insight's flagship service Safe2ChangeSM analyzes hundreds of billions of data elements or variables to pinpoint identity fraud in access-point discrepancies -- including address mismatches -- cutting manual review costs and streamlining processes. The newly launched Safe2ShipSM is designed for online retailers, and determines the likelihood of fraud in Bill-To/Ship-To address mismatches, separating legitimate orders from fraudulent ones. The riskiest 5 to 10 percent of all manually reviewed orders contain between 60 and 80 percent of fraud. By identifying those high-risk orders, Safe2Ship can reduce the number of manual reviews by up to 60 percent.

“A comprehensive fraud and abuse management system requires the ability to check both the identity information provided by end-users, as well as the reputation of the computers they use to connect to an online service,” said Greg Pierson, CEO and founder of iovation. “The partnership with ID Insight is a natural fit for iovation. Our complementary technologies provide online businesses with a multi-layered solution that will catch more fraud and abuse, stop repeat offenders, and enable businesses to scale more efficiently.”

“Separately, our two companies' next-generation fraud-management solutions are the most effective and precise methods of analyzing their respective access points,” says ID Insight president and co-founder Adam Elliott. “Together, they provide an unparalleled opportunity for businesses to control identity fraud and enhance their top and bottom lines.”

About iovation

iovation, headquartered in Portland, Oregon, pioneered the use of device reputation for managing online fraud and abusive behavior for a number of vertical markets including the online retail and financial services communities. iovation unlocks the power of device identification by sharing the reputations of more than 65 million unique computers and mobile devices worldwide, allowing businesses to control online fraud and abuse while benefiting from sharing device reputation intelligence. Businesses using the device-based fraud management service can determine within milliseconds whether an online transaction is coming from a fraudulent computer and immediately act on that information to prevent all forms of fraud and abuse. Today, iovation performs more than 3 million fraud checks for its customers per day and will process over a billion reputation queries in 2008. For more information on iovation and the company's products, visit www.iovation.com.

About ID Insight

ID Insight, the innovator in Access-Point Intelligence, knows more about people and their access points -- physical addresses, phone numbers and other points where fraud occurs -- than any other identity proofing company. Based in Northfield, Minn., the company combines its massive collection of data on people and access points with patent-pending analytics to help companies prevent fraud, reduce costs and capture more business. ID Insight provides next-generation verification, authentication, and fraud solutions to financial services companies, credit issuers, retailers, online merchants and wireless providers nationwide. For more information, visit www.idinsight.com.

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