

Precise IDSM for Customer Management

Uncover hidden potential account fraud in your existing customer portfolios



Existing account fraud is a pervasive and ever-growing crime that costs thousands of businesses and their customers billions of dollars annually. Proactive fraud detection, using leading-edge data tools and services, can help minimize this loss. Today, companies seeking the most comprehensive fraud detection can leverage Experian's Precise IDSM for Customer Management.

Precise ID for Customer Management is Experian's latest risk-based, point-in-time fraud-detection tool. It establishes intricate identity linkages across Experian's broad view of consumer actions to create scores and attributes that readily expose potentially fraudulent activity within existing portfolios.

Identity transaction network

Precise ID for Customer Management evaluates identities and associated identity elements via a vast identity transaction network that adds more than 2 million transactions per day, revealing up-to-date fraud threats associated with inconsistent or high-risk use of numerous identity elements.

Benefits

Precise ID for Customer Management can enable you to:

- **Reduce fraud loss** — by helping you uncover high identity-fraud risk among recently booked and more established existing accounts

- **Operate more efficiently** — Using Experian's score and attributes, finite and high-cost operational resources can be pointed toward those accounts warranting additional authentication and monitoring
- **Enhance predictive performance** — Integrate our intelligence with your existing internal fraud-detection models and strategies at any given process point with the help of hundreds of highly predictive Precise ID for Customer Management linkage-based attributes
- **Preserve positive customer experience** — Scores and attributes help sharpen your focus on high-fraud-risk accounts; authenticate customers in a manner commensurate with associated risk, while allowing lower-risk customers to transact without disruption

Unique Experian data assets

More than 2 million up-to-date transactional records added daily, each with multiple identity elements

Proprietary data built from the ground up, with no reliance on outside-source and institution contributions

Extensive coverage of various industries, ranging from automotive financing to public utilities

A full-featured service

Several features give Precise ID for Customer Management its powerful and unique fraud detection capabilities, including:

- **Precise ID for Customer Management score** — An identity-fraud risk score that assesses the likelihood that a customer's identity has been compromised and poses risk of fraud loss.

A score ranging from 1 to 999 allows for enhanced segmentation of risky accounts and enables altering of decision thresholds over time; use this score at any point in time to evaluate identity risk associated with questionable accounts and customers.
- **Score factors** — Up to four concise descriptions accompany each score to explain the factors most prominently impacting the result; this helps facilitate reviews and reduce investigation times.
- **Precise ID for Customer Management attributes** — Predictive identity-related fraud attributes are available for companies that wish to build or enhance internal models or treatment strategy.
- **On-demand batch processing** — Precise ID for Customer Management score allows you to quickly and cost-effectively rank-order millions of accounts.
- **Current and extensive point-in-time information** — Precise ID for Customer Management scores and attributes incorporate transactional data derived from Experian's industry-rich real-time identity transaction network.

Rank-order your best and riskiest accounts

Based on propensity for fraud risk, Precise ID for Customer Management assigns a highly predictive score to each customer in your portfolio. As a result, you can quickly prioritize accounts for review and assign the appropriate management treatment. You can also extract from costly operational queues customers who may be less risky than internal processes indicate.

Experian's identity transaction network: unparalleled coverage and predictive value

With more than 2 million records added daily, Experian's Precise ID for Customer Management scores and attributes incorporate up-to-date transactional data across a broad range of industries, including:

- Automotive
- Banks
- Collections
- Credit cards
- Education
- Finance
- Insurance
- Health care
- Personal services
- Real estate
- Retail
- Utilities

Our unique and proprietary data is built from the ground up within Experian, with no reliance on outside-party or institution contributions. Combined with our analytics expertise, this data enables us to provide you with a highly predictive and cost-effective Precise ID for Customer Management score.

Sample referral actions

After scores and attributes are appended to your accounts, you may use the information in various ways to mitigate potential losses and reduce operational and opportunity costs. Use the score to:

- Segment and refer both high- and low-risk accounts to different internal processes or treatments

- Create or reprioritize review queues to reduce unnecessary referrals
- Enhance detection and performance of existing and planned decisioning and workflow management systems

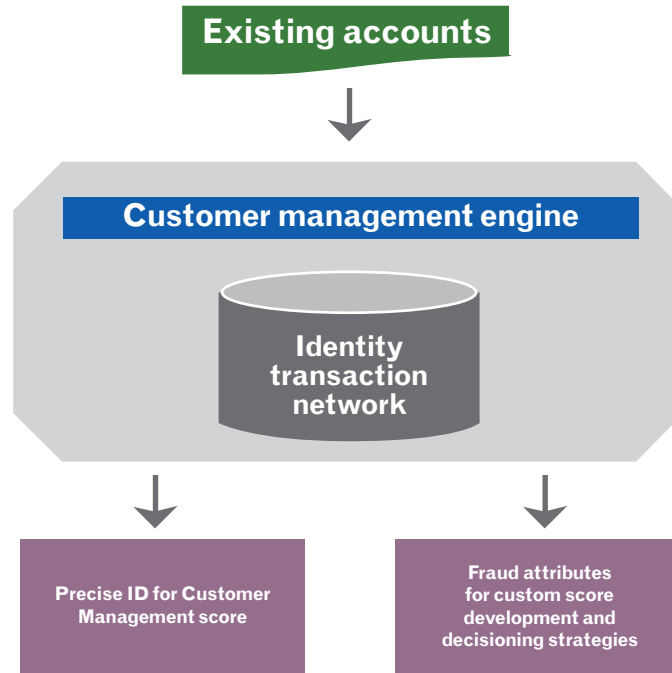
Three options, expert support

Precise ID for Customer Management is available three ways: score only, attributes only, and score and attributes

together. All are backed by the industry's most knowledgeable service and support professionals.

To find out more about Precise ID for Customer Management, contact your local Experian sales representative or call 1 888 414 1120.

Precise ID for Customer Management Fraud Score and Attributes



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