



Enhanced security. Increased profitability.

ID Verify offers a unique combination of industry leading data sources with sophisticated analytics to verify a consumer's Personally Identifiable Information (PII) and deliver a Fraud Score to assess an applicant's risk for identify fraud.

ID Verify confirms [over 60 aspects of an individual's PII data](#), including matching indicators related to the individuals SSN, date of birth, name/aliases, address, home/cell/work phone, driver's license and more.

ID Verify delivers a complete address history on each subject and performs verifications against multiple high risk attributes including: Watchlist (OFAC and other international anti-terrorist, money laundering, most wanted, politically exposed persons, etc.), [Death Master File](#), [high risk address files](#) and other indicators of potential fraud.

To ensure the highest quality verification possible, [ID Verify leverages hundreds of millions of records](#), including

Trade line records reported by lenders, retailers and consumer service providers

Traditional credit bureau header records

National Directory Assistance, Unlisted and Non-Published landline phone records

Wireless and VOIP phone records aggregated from wireless providers, cable companies, email partners, etc.

USPS CASS certification software and NCOA Link files

Proprietary high-risk address files of known fraud

Government filings and agency records (i.e. Social Security Administration)

Other proprietary data sources available to MicroBilt

Keep your business compliant

ID Verify allows businesses to quickly confirm the identity of individuals to reduce fraud losses and meet regulatory Know Your Customer ("KYC") and Red Flag Rules related to:

- Alternative and traditional lending
- Retail finance and leasing
- Tenant screening
- Pre-employment screening

ID Verify lets you verify that the person behind the keyboard or mobile App is really who they claim to be.

[Take control. Determine the level of fraud risk your business is willing to accept. Mitigate that risk with ID Verify.](#)

Sample Report

3167.9

BETHEL, KATHY

ID Verify

Applicant Information

KATHY BETHEL
598-79-1984

July 01, 1976
Not Deceased

Reported:

1240 OLD CONCORD
MONROEVILLE, PA 15146

Address Recent

Vacant

YES

Overview

Reported Matches

Verified Matches

Vacant Matches

High Risk Matches

Street Address Matches

Post Office Box Matches

Business Matches

Reported Phone Numbers

1

Phone

Type

(325)378-4891

Residence

Scorecard

ID Verify

Factors

Unable to verify name, address, SSN/TIN and phone

Unable to verify address

Unable to verify SSN / TIN

Unable to verify date-of-birth

The input phone and address are geographically distant (>10 miles)

The input last name is not associated with the input SSN

The input first name is not associated with input SSN

The input phone number is associated with a different name and address

Score

This scorecard ranges from 400 to 800 with 400 being the lowest possible score

681

400 500 600 620 640 660 680 700 750 800

People Search History

1

(325)378-4891

Residence

1240 OLD CONCORD
MONROEVILLE, PA 15146

VERIFIED ADDRESS

TIME ZONE

Seasonal Information

Orig:

Filed:

Deliverable

Mail Drop

GEO: ,

ROUTE

CENSUS

Phone History Detail

Phone Number

Carrier

Type

Issued

Verified

1

(325)378-1981

Residence

Verification Messages

Type

Code

Description

SSNInfo.Valid Indicator

G

Good

NameAddressPhone.Type

A

Phone Listing

NameAddressPhone.Status

C

Connected

NameAddressPhone.Summary

0

Nothing found for input criteria

Calculating the Score

Work Phone Number

Is the phone number valid?

Is the number connected?

What type of line is it?

Social Security Number

Was SSN issued prior to input DOB?

Is the SSN tied to someone who has been reported as deceased?

Are there multiple names associated with the SSN?

Does the last name associated with the SSN match the last name of the applicant?

The Social Security Administration (SSA) changed the way Social Security Numbers (SSNs) are issued beginning June 25, 2011. This change, referred to as “randomization”, eliminates the geographical significance of the first three digits of SSNs, and no longer allocates the area numbers for assignment to individuals in specific states. Therefore, if the SSN Validation shows the SSN is invalid, MicroBilt will report the SSN is either invalid, or issued after 06/25/11.