ID VERIFY

Enhanced Security. Increased Profitability.

Cross-references multiple data sources to confirm an individual's identity and appends a fraudulence risk score.

Available: ✓ Web Based ✓ Batch ✓ API

What does it do?

Offers a unique combination of industry leading 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.

Confirms over 60 aspects of an individual's PII data, including match indicators related to the individuals SSN, date of birth, name/aliases, address, home/cell/work phone, driver's license and more.

This service also 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.
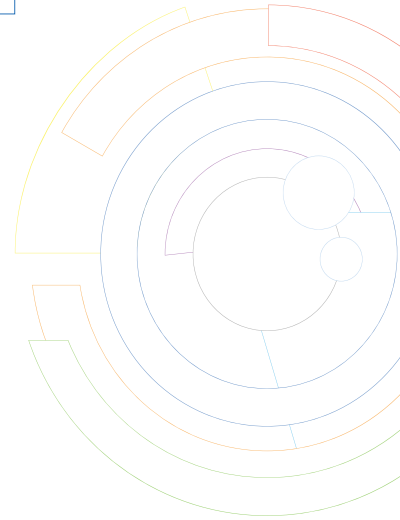
To ensure the highest quality verification possible, it leverages a sophisticated, multi-source verification strategy against millions of records, including:

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

What is it used for?

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

Background & Screening Services | Consumer & Collection Insights | Business Credentialing & Compliance

Learn more today. Visit microbilt.com or call 1-800-884-4747

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