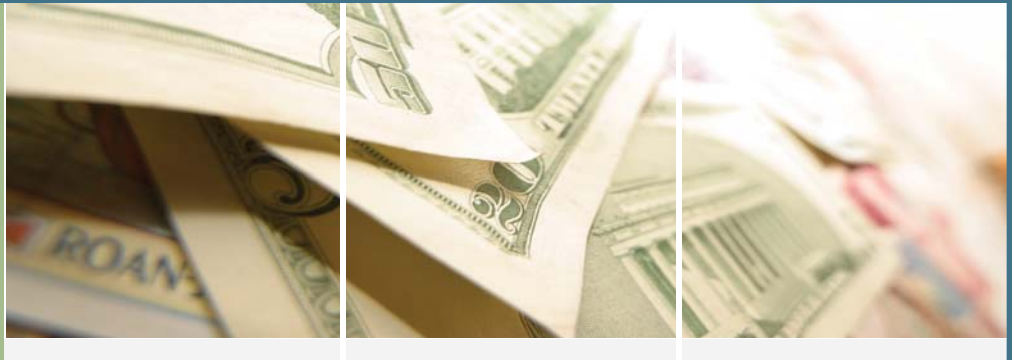


Identity Systems' technology is used by Banking and Financial organizations in a range of solutions to improve everything from customer service to anti-money laundering compliance.

Identification Data

Financial institutions use identity data for many critical purposes: customers or accounts; new customers; credit and loan applications; fraud reports, AML, bankruptcy and other lists; prospects, the marketing database, call center, and any other area where the names and addresses of people, organizations, products or other entities need to be searched, matched, grouped, screened or linked.



Identity Systems is used in these Banking & Finance systems:

- ❖ Customer Inquiry
- ❖ New Customer/Account Screening
- ❖ Account Number Confirmation
- ❖ Credit Card/Loan Application Screening
- ❖ Fraud Investigation
- ❖ Data Warehouse & Account Consolidation
- ❖ Marketing Database
- ❖ Mail Campaigns
- ❖ Certified Global Address Standardization
- ❖ Call Center
- ❖ Duplicate Discovery & External File Matching

// We were looking for identity screening software that could meet the critical requirements of this system. We knew that Identity Systems had best-of-breed search and matching technology. //

CSC Financial Services



Banks and other financial organization use Identity Systems' technology to rapidly and reliably search and match identity data whether it is formatted or unformatted, scrubbed or in its raw form, sourced locally or from another organization, region or country.

Identity Systems' products have the flexibility to work with different classes of identity data, in differing states of quality and with differing risk factors. They provide quick on-line response time, even when applied to large or extreme volumes of data, while delivering the highest quality match rate.

"With the acquisition of the Identity Systems software, we can now perform the same work, in a more consistent manner, with less cost, and 10 days faster".

Equifax

Application areas in the Banking & Financial sector where the Identity Systems' products are commonly used:

Customer Inquiry: Many of Identity Systems' banking customers use our technology to help find a customer's record when a customer or account number is unavailable.

New Customer/Account Screening: To identify and minimize duplication, and to screen against AML and other alert files, a thorough Identity Systems' search should be undertaken using all available customer identification details.

Account Number Confirmation: Using Identity Systems' fuzzy matching, an account number match can be confirmed using other details such as name, address, date of birth.

Credit Card/Loan Application Screening: Credit card applications often need to perform rigorous identity searches of customer files, files of previous credit card applications, fraud data, AML, bankruptcy data, and other lists before an application can be accepted.

Fraud Investigation: Fraud involving bank accounts and credit cards is on the increase. The ability of Identity Systems' software to link

and discover related information about fraud incidents by the identity data they contain, is vital to investigation and case building.

Data Warehouse & Account Consolidation: The disparate data loaded into a data warehouse must first be matched and merged. Identity Systems' software can perform this matching reliably despite the differing format and quality of data, leading to consolidated single view of your customers.

Marketing Database: Prospect lists need to be de-duped and screened against customer files before being applied to the marketing database. Identity Systems' software enables high quality matching both against previously unseen 'lists' as well as to the more familiar customer data.

Mailing Campaigns: A mailing campaign often involves selection of the campaign data from the marketing database (or directly from prospect lists) and its filtering through 'do not mail' fraud and other suppression lists. Identity Systems' software supports this process with

its ability to apply different levels of matching to different classes of data, depending on risk, and to allow final selection of the mailing list only after all matching is complete.

Certified Global Address Standardization: To support mailing campaigns, Identity Systems offers a scalable, global, certified (CASS for U.S.) Address Standardization Module to verify and correct address data for improved address data quality, increased mail delivery, and reduced mailing costs.

Call Center: A multifunctional call center requires access to both on-line searches by name or address for teleservicing, as well as to well qualified and de-duplicated prospect information for telemarketing.

Duplicate Discovery/External File Matching: General data hygiene requires periodic duplicate discovery runs against customer databases. There are often needs to match customer data against third party reference files. The quality of both these processes improves with accurate data matching.

"We chose the Identity Systems software solution because of its strong international capabilities and ease of integration with our existing legacy systems".

GE Capital



www.identitysystems.com

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