

FIS ID VERIFICATION



FIS ID Verification helps protect your institution against identity fraud and gives you the tools you need to develop and manage your customer identification program.

INTEGRATE COMPLIANCE INTO ACCOUNT OPENING

Complying with the U.S. PATRIOT Act and Office of Foreign Assets Control (OFAC) regulations requires considerable time and effort from your employees – creating a challenge for operations and customer service. Now, more than ever, stopping the “bad guys” from opening a new account at your institution has become a real problem.



FIS ID Verification helps you to know your customers and enables you to open more accounts, saving you time and money. Our Web-based solution provides the trusted business intelligence you need to make educated decisions, simply and at a cost every institution can afford. FIS ID Verification helps you protect against identity fraud and comply with the PATRIOT Act Section 326, 314 (a) and OFAC regulations.

Through FIS ID Verification, your institution can verify the identity of individuals and businesses by cross-referencing more than 23 billion records from multiple and independent data sources. Within seconds, FIS ID Verification assesses whether the presented identity information is accurate and empowers your institution with the knowledge required to make proactive decisions that can positively impact your bottom line. Then, from the same

online application, FIS ID Verification screens government watch lists, stores transactional data in an easily searchable format and integrates with other processes within your new account opening procedures.

Provides Compliance

Meet requirements of Section 326 and 314(a) of the PATRIOT Act as well as OFAC regulations, by helping your organization avoid regulatory fines and ensuring that your organization's policies are adhered to throughout the institution.

Reduces Risk of Identity Fraud

By securely accessing the industry's most robust database for each verification, your institution can resolve issues before fraudulent situations occur that might negatively impact your institution's bottom line, reputation and customers.

FIS ID Verification helps improve customer service by assessing new accounts in seconds, offering employees directions to resolve issues and allowing for unlimited users.

Increase Operational Efficiency and Reduces Costs

Achieve results immediately through the creation of one location for all new-account opening procedures. The solution integrates with other new-account opening tools and offers extensive reporting for analysis, while requiring only an Internet browser and connection. Free OFAC and 314(a) checks also are included.

Trusted Business Intelligence

- Leverages the power and heritage of more than 35 years of experience in risk management, fraud prevention, financial data and compliance
- Offers the most comprehensive and only turnkey solution to help comply with the PATRIOT Act Section 326, 314(a) and OFAC regulations; checks the broadest database available – more than 23 billion records – to help confirm identity
- All major credit bureau header files
- Available public records consisting of insurance, justice, tax and property records.
- U.S. driver's license verification
- Largest aggregation of residential phone numbers

- The Social Security Administration validation table and deaths master file
- Secretary of State data from all 50 states
- Uses multiple data providers and sources to ensure a greater level of data integrity
- Features enhanced reporting with detailed information to help further investigations

Easy to Use

- Provides simple “pass” or “fail” for each check, then highlights inconsistencies, offers alternative identity information and delivers proven options to resolve discrepancies
- Presents an easy-to-use experience for your IT team to incorporate into your existing operations while still being simple for your frontline team to use
- Easy to train employees, resulting in reduced training time and costs
- Stores transactions and offers the ability to query data by any element for future analysis and examiner reviews
- Integrates with other FIS solutions and government reports, such as SAR and CTR forms
- Ability to complete identity verification and OFAC searches in real-time, in batch or by SOAP API

Cost Effective

- Provides a value-driven solution by offering a minimal transaction fee, with no yearly licensing fee or maintenance charge
- Reduces risk of regulatory fines by implementing an automated tool for PATRIOT Act compliance
- Offers free OFAC and 314(a) screenings for identity-verification customers
- Saves time through detailed reporting in cases when enhanced due diligence is required
- Delivers user training at no charge
- Uses current hardware and software; all you need is an Internet browser, so no internal bandwidth is required

For more information about FIS decision solutions, please call 888.933.8637.



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