



Identity manipulation is one of the fastest growing financial crimes. The Federal Trade Commission estimates that over the last five years more than 27 million Americans have been the victims of identity manipulation, with annual costs to consumers and financial institutions calculated in the billions of dollars.

MAXIMIZE INVESTIGATIVE PRODUCTIVITY AND RESULTS

Delivered as an integrated component with your FIS decision solutions, FIS FraudFinder™ provides you with a powerful tool to protect you and your customers from identity manipulation and fraud.

After you validate your new customer's identity, FIS further analyzes the data using our proprietary fraud model and network of critical data repositories. This analysis results in a detailed alert that includes:

Fraud score – Indicates likelihood of fraudulent activity, assisting you in prioritizing your investigative workload.

Identity manipulation – Reports instances of possible identity manipulation discovered through extensive searches within FIS Debit Bureau, the industry's most comprehensive debit data intelligence platform. Details of both account inquiries and account closures that closely match the consumer's name and SSN are delivered to you the next day.

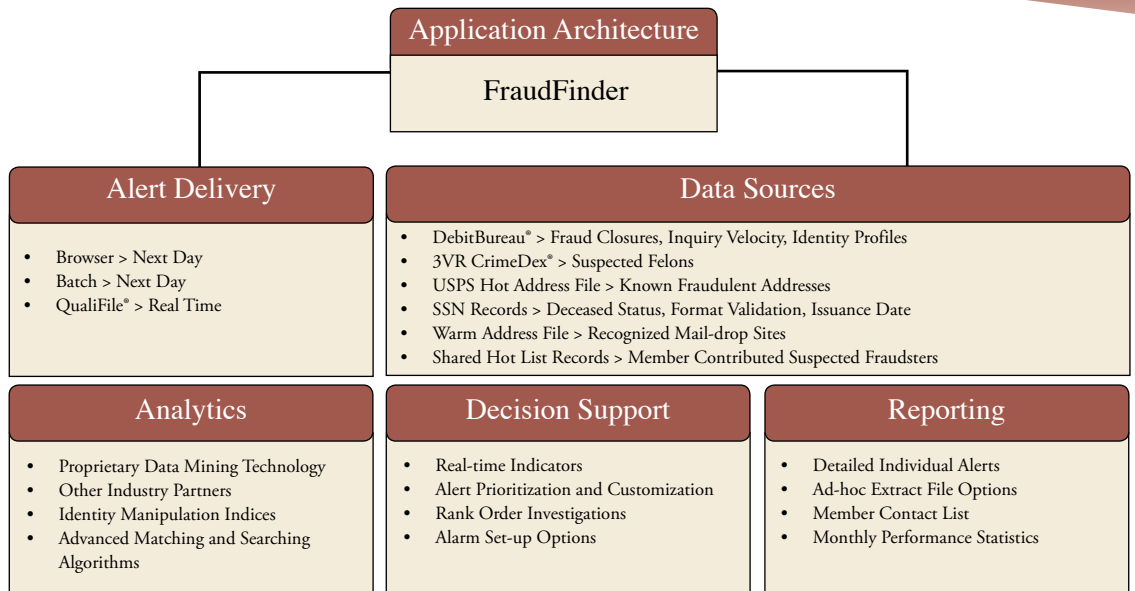
Hot list – Pinpoints matches to suspected fraudulent information. Data sources may include your personalized list of fraudsters, shared lists from other members, known reported fraudulent addresses from the United States Postal Service or detailed crime reports from our partner, CrimeDex®.

Velocity – Triggers alerts based on common SSN, address, driver's license or home phone number, forewarning you of individuals who may be attempting to alter portions of their identity in the past 30, 60 or 90 days.

Fraud closure history – Identifies accounts reported as closed due to suspicion of fraud that match the consumer's address or SSN.

Warm address – Delivers flags when the consumer's reported address corresponds with a list of addresses associated with known fraud activity.

Phone validation – Presents indicators when the consumer's reported home phone number is identified as invalid, includes a mismatch of ZIP code to area code, or is identified as a number not normally accepted as a primary phone number, such as a pager.



SSN comparison – Provides alerts when a consumer’s reported date of birth is not logically associated with the date the SSN became available for issuance.

Alert prioritization – Allows you to customize which fraud indicators will generate an alert, giving you the capability to control the number and type of next day alerts based on your unique needs.

Real-time elements – When potential inconsistencies are found on the initial inquiry, you can be immediately notified of:

- Warm address information
- Phone validation
- SSN/date of birth information
- Hot list records

DELIVERY OPTIONS

Browser-based application – Allows you to manage and investigate alerts online to reduce investigation time, including:

- Sort and store alerts.
- Add and manage your custom hot list.
- Utilize reporting capabilities, including exporting reports for additional analysis.
- Focus your alert investigation through custom alert selection filters.

Batch – Allows you to receive a daily batch file of alerts in addition to receiving alerts through the browser to help:

- Analyze fraud alerts for tracking and trend analysis.
- Incorporate alerts into your in-house investigation tools.
- Store alerts for future research or audit needs.



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