

ID Verify

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 identity 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.



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

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