

Precise IDSM

Are you ready for an evolution in fraud protection?

Criminals are constantly scanning systems for points of vulnerability. The key is to strengthen your defense before they discover their next opportunity.

Experian® has revolutionized the way businesses can prevent fraud, now and in the future. This new technology will raise the industry standard by delivering a comprehensive, customizable, full solution from a single platform.

Staying ahead of fraud

As businesses get smarter and more technologically advanced in protecting their credit and payment processes, criminals still seem to find a way to exploit them. Their sophisticated tactics — such as identity theft, developed/synthetic IDs, bust-outs and fraud rings — keep changing in unexpected ways. Staying one step ahead demands innovation and implementation of the latest fraud prevention technology. Experian delivers this to you in one solution that is flexible enough to meet the demands of every business.

As a pioneer in providing industry-leading fraud technology, Experian conducted a comprehensive evaluation of fraud issues and technology challenges facing our clients that must be overcome. We found that:

- Companies must acquire multiple programs and vendors to create a holistic integrated solution. This can create significant operational burdens and costs.
- Other solutions have limited effectiveness because they are not designed to evolve as fraudsters innovate and new trends emerge. Criminals are implementing new frauds that require continuous adjustment strategies.

- New regulatory and compliance requirements mandate companies increase their existing system requirements in order to better manage fraud

One vendor. One platform.

By combining flexibility, superior analytics and the most comprehensive data in the industry we have created a revolutionary tool to fight fraud. Experian's Precise IDSM is a single-platform solution that operates across all product lines and throughout the customer credit cycle.

The new platform allows you to customize a plan that suits your individual needs. Instead of having to combine several one-point solutions, you can focus on revenue opportunities as you:

- Improve your automated fraud detection rate and reduce false positives, using a combination of predictive analytics and comprehensive data to more accurately classify potential fraud and formulate the best action
- Benefit from the flexibility of a solution that easily adapts to your individual processing environment



Precise ID

- Limit your exposure to emerging fraud trends by implementing defensive model enhancements designed for rapid time to market
- Reduce operational costs by using one vendor and one interface instead of several

By looking at the entire financial cost and basis of fraud — both actual losses and management costs — you can optimize your fraud prevention with a single-point solution in ways that were not previously possible.

Use the power of total integration

With one integrated solution that crosses all channels and product lines, from credit and retail cards to mortgages and auto loans, you have the power to reduce fraud and lower associated operational costs. Precise ID uses cutting-edge modeling technology so you can get a multidimensional credit profile, for each transaction, based on:

- Validation
- Verification
- Known verified frauds via the National Fraud DatabaseSM
- Shared application data
- Geodemographic data
- Watch lists
- New multidimensional analytics, which we will continue to update to safeguard against changing fraud trends

Precise ID does much more than just identify identity theft. It also detects synthetic identities, data application manipulation, account takeover, first payment default and fraud rings. Now you can have a much more detailed authoritative score so you can handle the account in the most efficient way.



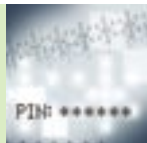
Unmatched data resources

The breadth and depth of Experian's vast data sources are unmatched in the industry. With our unique capabilities, you can instantly search consumer, industry and reference repositories. With each analytical search you can draw data from:

- 450,000 known fraud records from shared data
- 200 million cross-industry application records
- 215 million consumer credit records
- Demographic data on 215 million consumers
- 150 million auto registration records
- 83 million property ownership records

A constantly evolving solution

The world of fraud is an ever-changing one. That's why Precise ID is not a static solution. It is designed to evolve as fraud trends shift and re-emerge so you will be equipped to handle them. Experian is committed to constantly monitoring and updating new solutions to maximize your fraud defenses. At Experian, we will continue to be a pioneer and innovator to keep you one step ahead of the fraudsters. Welcome to the evolution of fraud management.



To find out more about
Precise ID contact your local
Experian sales representative
or call **800 831 5614**.

475 Anton Blvd.
Costa Mesa, CA 92626
800 831 5614

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