



Is your company in full compliance with the FACT Act Identity Theft Red Flag and Address Discrepancy rulings?

Get a complete solution to meet the December 31st deadline.

A compliance solution with advanced fraud detection capabilities that reduces fraud and losses

CSIdentity FACT Act Compliance Solution

On December 31st, 2010, companies with "covered accounts" must be in compliance with the Fair and Accurate Credit Transactions Act (FACT Act) Identity Theft Red Flag (FACT Act Section 114) and Address Discrepancy (FACT Act Sections 114 and 315) rulings.

CSIdentity provides an automated solution that meets all of the FACT Act requirements.

Our Solution Provides:

- Compliance guides, gap analysis, plans, training solutions and identity theft and address discrepancy detection capabilities
- Identity verification and authentication prohibiting the use of stolen identities during online, telephone, and in-person transactions
- Risk scoring and highlights specific areas of identity and address risk
- Price per transaction and available in real-time, batch or Web service interface

Benefits

- Automates FACT Act compliance
- The only solution detecting compromised accounts before fraud occurs
- Increases new account approvals of a non-verified name at an address
- Reduces manual review, operational expenses and fraud losses

DETECT RED FLAGS AND REDUCE FRAUD LOSSES FROM NEW ACCOUNTS OR ACCOUNT TAKE-OVER BY IDENTITY THIEVES



The CSIdentity Red Flag compliance solution combines transaction-based and proactive account-based detection of fraud and identity theft. This solution includes a comprehensive toolkit with guides, training and automated Red Flag detection capabilities to help reduce fraud and protect your customers.

Transaction-Based Fraud Detection

Multi-channel customer identity verification reduces fraud and credit losses, protects customer accounts, and meets compliance requirements. CSIdentity ensures compliance with FACTA Red Flag rulings during in-person, online, and telephone interactions.

- 1. Identity Verification** – Verifies that the identity being used exists and has not been altered or fabricated.
- 2. Identity Authentication** – Confirms the identity belongs to the user when opening new accounts or changing existing accounts.
- 3. Location Verification** – Verify address changes, reduces non-verified addresses, and identifies high-risk address changes.
- 4. Optional Capabilities** – OFAC Watch List Matching, credit scores and decision tools identify the risk and reliability of the customer for specific cross- and up-sell opportunities.

Red Flag compliance that's automated, real time and easy to implement.

Account-Based Fraud Detection

Protection for your business and customers must extend beyond the transaction. Your customer account data is targeted by identity thieves to commit fraud. CSIdentity finds compromised consumer account holder data, providing the only proactive Red Flag detection in the industry.

- 1. Account Protect** – Detects compromised identities belonging to your account holders being distributed by organized crime rings before fraud occurs.
- 2. Account Restore** – Extends support security to your account holders by providing identity theft restoration support upon detection of compromised accounts.

Red Flag Compliance Toolkit

Everything your company needs to roll-out a comprehensive solution including:

- 1.** Red Flag Plan Document
- 2.** Red Flag Tips and Mission Statement
- 3.** Business Templates
- 4.** Board Approval Requirements
- 5.** Web-based Employee Training

CSIdentity provides pre-populated tools to easily and cost-effectively speed your compliance process. Comply quickly and easily at a low cost and with limited commitment.

Call **1.877.274.7440** or visit www.CSIdentity.com for more information.