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CSIdentity Offers Comprehensive, 360 Degree Identity Theft Solutions

Safeguard Your Data. Protect Your Customers and Employees.



**William Morrow,
 Chairman and CEO**

Commercials that show old ladies impersonating good ole boys or a body builder channeling a Valley girl may be funny, but identity theft is no laughing matter. It is an enormous — and growing — problem for businesses and individuals in the U.S. today, reports William Morrow, chairman of CSIdentity, a leading national provider of identity theft protection services that protects more than one million members through its

retail and wholesale channels. Based in Austin, Texas, CSIdentity also has an office in San Diego, headed by Chief Technology Officer Harold Gottschalk.

Every year, Morrow says, 10 to 15 million Americans, including many children, have their identities stolen. What's more, studies have shown that roughly 75 percent of U.S. companies have had a data breach in the last two years, "so if you don't have a breach management plan, you're not prepared." That's where CSIdentity comes in.

The nation's technology leader in protecting the American public from identity theft, CSIdentity offers 360 degree protection — a comprehensive suite of business and personal security solutions targeting all aspects of identity theft. The company provides identity validation, comprehensive background screenings, identity theft protection for employees and customers, and data breach management to businesses of all sizes, including *Fortune* 500 companies and government agencies. It also serves many individual customers.

"Our products are designed to catch criminal activities before they happen and early on in the event before extensive damage to your credit, your finances or your reputation can occur," Morrow says. The earlier a stolen identity is detected, the easier it is to repair.

Morrow stresses that CSIdentity's "multiple rings of protection" go beyond the usual credit monitoring, "which typically detects only 18 percent of identity theft." Non-credit identity theft caused more than \$45 billion in damages in the U.S. in 2006, he says.

According to Morrow, identity theft can impact nearly every aspect of a business. Consider hiring and employment. Identity

CSIdentity Solutions	Supply Chain	Operations	Employees	Customers
SAFE SM Security Authentication for Employees	✓	✓	✓	
Business and Individual Identity Validation	✓	✓		
CSIdentity Protector SM for Employees and Customers		✓	✓	✓
Enterprise-Wide Protection, Blanket Solutions		✓	✓	✓
Data Breach Management and Victim Protection	✓	✓	✓	✓

thieves often use someone else's identity in seeking employment, he explains. Beyond verifying and authenticating that job applicants are who they say they are and free of criminal and sex offender records, CSIdentity's new CSIdentity SAFESM service checks employees' criminal histories once a month (infinity monitoring). "Most companies hire someone and never check on them again," Morrow says. "But this is insufficient to protect your company, your customers and your other employees."

Individuals are equally at risk, and here too, CSIdentity offers a solution. CSIdentity ProtectorSM scours credit reports, court and criminal records, billions of public records and non-credit loans for fraudulent activity associated with an individual's name, Social Security number and other personal information. Additionally, CSIdentity's CyberAgentSM service tracks thousands of sites on the Internet and to date has found over 2 million American identities in the process of being bought and sold by criminals. Many companies offer CSIdentity ProtectorSM as an employee benefit and then offer the service to their customer base with a revenue share from CSIdentity, Morrow notes.

Companies have many reasons to focus on ID management, from the protection of employees, customers and brand liabilities, to state and federal laws, to making money. CSIdentity has the track record, knowledge and technology to be the right partner.

CSIdentity solutions have been selected or endorsed by:

- California Public Employees' Retirement System (CalPERS)
- Texas Bankers Association
- International Bank of Commerce (over 250 branch offices)
- U.S. Department of Homeland Security
- Security Service Federal Credit Union (top 10 largest credit union)
- Rite Aid Pharmacy
- Other companies from five employees to hundreds of thousands

CSIDENTITY

Digital Self DefenseSM

CSIdentity SAFESM was a 2007 finalist for San Diego's CONNECT Most Innovative New Product (MIP) Award.