

Intelligent identification solutions  
for government

# Acxiom Identity Verification and Watch List Monitoring



## Steering clear of identity deception

### Automated identification services

Avoiding fraud and data inaccuracies can make a tremendous difference in accurately spending taxpayer money. Governments have a variety of reasons to correctly identify people. As the provider of funding and services, governments must accurately identify people to effectively and precisely manage programs such as Medicare, Medicaid, Food Stamp, farming subsidies, etc. Acxiom identification solutions offer the ability to accurately identify applicants, both current and historic recipients of government services.

Acxiom's Identification Services are a combination of data aggregation, strong entity resolution and advanced algorithmic strategies — all employed to accurately identify people.

Acxiom's Identification services can be accessed directly through an Identity Verification portal, or added directly into a government online process through the use of web services technology.

### The danger is significant

Providing online services creates a particularly high risk for fraud loss. Due to the lack of face-to-face customer interaction, the increase in malicious software (malware) and the global nature of the Internet, government services supported by e-commerce are exposed to greater risk. Customers employing Acxiom's

**ID Verification** **Watch List Screening**

**Identity Information: Part I**  
Please supply **all** of the information below.

Social Security Number  (#####)

Name (first, mid init, last)    Francis

Address (full)  
 1234 Oak Lane  
 Brooklyn,  NY  10004

Birth Date  06/20/1964 (mm/dd/yyyy)

**Identity Information: Part II**  
Please supply **one or more** data inputs below.

Residential Phone Number  (#####)

Driver License  NY  123-444-987

Previous Address  
(House #, Street Name,  
Apt)

**Submit Verification Request**

Authorized Signature

### Customized batch solutions:

Rather than manually processing hundreds of records one at a time, Acxiom's batch process will process thousand of records in a fraction of the time.

- Over 700 million records have been added to Acxiom's risk management database resulting in stronger hit rates
- More than 4 million updates per month
- 5 of the top retail banks rely on Acxiom to reduce fraud and error

Identification Services report that they are able to verify approximately 25% more potential threats via the verification process. Response times average less than three seconds, making the verification process immediate.

### Acxiom's accuracy is unparalleled

Acxiom's "hit rates" average 94% on verification inquiries. In a recent study conducted by a major port authority, Acxiom's Identification Services identified 10% more people than the other vendors included in the study. Acxiom also employs an automated question-based authentication component to our solution — reducing the false positive rate by over 20%.

## Superior data quality makes the difference

Acxiom's data is compiled from public, publicly available and non-public proprietary databases. Public record information has been obtained originally from federal, state or governmental entity records that are open for public inspection. Publicly available information is accessible to the general public from non-governmental sources such as telephone directories, classified ads, newspaper reports, publications or other forms of information. The non-public information is neither available to the general public nor obtained from a public record and is acquired for specific permissible use in a particular industry. Acxiom data is collected and updated regularly.

### Designed to verify

Acxiom's identification solution is designed as a tool to verify identity through the use of data, analytics and question-based authentication. The system compares the supplied information against hundreds of public, publicly available and non-public proprietary record databases to ultimately give an organization a computed probability score called a Verification Score (V-Score).

The verification score is a complex formula indicating the probability of identifying an individual. This score is not a credit score. The verification can be affected by variables such as age, recent moves or moving dates, recent name changes and other information.

See how Acxiom can work for you. For more information, about our government identification services visit our website at [www.acxiom.com/government](http://www.acxiom.com/government) or call:

703.883.9220

**V-Score provides probability of valid identification (possible 567)**

**V SCORE: 546 (PROBABLE)**

**COMPONENTS**

- ✓ Social Security
- ✓ Name
- ✓ Address
- ✓ Birth Date
- ✓ Phone

[Request a FIVE Report](#)

**Coverage includes National and International Watch lists**

**Data As Provided**

SSN:	John Francis	Address:	1234 Oak Lane
Name:	John Francis	Previous Address:	Brooklyn, NY 10004
Birth Date:	6/20/1964		
Phone:	212-654-1234		
Driver's License:	123-444-887		

Standardized Address: INPUT ADDRESS NOT MATCHED TO THE ZIP+4 FILE. An exact street name match could not be found and phonetically matching the street name resulted in either no matches or matches to more than one street name.

**Verified Data**

SSN Claims: 0

Other names associated with this SSN: No

1968-1969 VALID (CO)

Specialty Designated Nationalist:	No	Blocked Countries:	No	Deceased Persons List:	No
Unverified List:	No	10 Most Wanted Fugitives:	No	Most Wanted Terrorists:	No
Entities and Individuals:	No	Non-cooperative countries:	No	Debarred Parties:	No
Interpol:	No				

Credit Header Data:

Name:	John Francis	Gender:	
Possible Aliases:	No Aliases Found	Possible Spouse:	
Date of Birth:	07/21/1961		

### High risk alerts

Acxiom adds intelligence to data by incorporating high risk alerts to inform users of suspicious activity regarding an individual. Examples of high risk alerts are an input address that is actually a campsite, or a Social Security number that was not issued by the Social Security Administration.

### Watch list search services

Acxiom monitors over 25 U.S. and international watch lists as part of its identification services. Names that are found on any of these watch lists are flagged and valued into the overall verification score. Acxiom also offers a unique watch list searching service that uses a powerful name variant search tool — Foxhound®. This tool helps government and law enforcement better correlate name variants that occur due to transliteration, error, nicknames or name variations due to extended names.

**Acxiom's view on privacy** Acxiom is a global thought leader in addressing consumer privacy issues and earning the public trust. We build great relationships with our clients and help them build great relationships with their customers by turning compliance challenges into opportunity. Acxiom fosters trust-based relationships by delivering customer and information management solutions that facilitate privacy compliance and preference management. Acxiom was the first company in the data services industry to appoint a chief privacy officer to advance policies and oversee compliance. Acxiom has a team of privacy specialists dedicated to understanding the complex issues of information flow and consumer choice, as well as crafting and enforcing responsible privacy best practices. We continually educate consumers, our clients and Acxiom associates about proper privacy policies and conduct.

We support the Center for Information Policy Leadership and the Information Policy Institute. Acxiom endorses the privacy standards of these organizations.

