ACXIOM RISK MITIGATION
AT A GLANCE

- Verify and Authenticate Identities
- Connect to Risk Data
- Analyze and Visualize Critical Data
- Comply with Changing Regulations

ACXIOM RISK MITIGATION
DETECT AND MITIGATE CONSUMER FRAUD

▶ CAN I VERIFY THAT CONSUMERS ARE WHO THEY CLAIM TO BE?

▶ HOW CONFIDENT AM I WHEN CUSTOMERS ARE PERFORMING HIGH-RISK TRANSACTIONS?

▶ AM I COMPLIANT WITH "KNOW YOUR CUSTOMER" (KYC)?

▶ CAN I DO MORE TO REDUCE RISK — BOTH FINANCIAL AND REPUTATIONAL?

Are the threat of fraud or pressures of compliance keeping you up at night? Businesses like yours are under constant siege today from thieves and hackers, while you try to keep pace with the ever-evolving landscape of regulatory compliance. After all, identity theft costs billions of dollars annually and, it's becoming easier and easier to perpetrate in the digital environment. Acxiom is here to help. Acxiom has a comprehensive suite of innovative risk mitigation solutions that have proven successful for many Fortune 500 companies.

THE ACXIOM RISK REPOSITORY

Acxiom has more than 45 years of expertise in sourcing, compiling and distributing data, resulting in a risk repository that is among the industry's deepest, most comprehensive and up-to-date. The repository comprises more than 30 billion consumer records and 25 categories of data.

DATA — The heart of our solutions

Acxiom relies on an array of public, private and proprietary sources to ascertain risk data sets. Here's a partial list of the data categories used to build our risk repository:

INDIVIDUAL
Alias, Address History, Phone, Social Security number, Date of Birth, Relatives and Associates, Voter Registration

BJL AND RISK FLAGS
Bankruptcy, Judgment, Liens, Blacklist and Fraud Alerts (OFAC), High Risk Alerts

ASSETS
National Property, Vehicle, Aircraft, Boat, Recreational Vehicles, Merchant Vessels

GRAMM-LEACH-BLILEY ACT & DRIVER'S PRIVACY PROTECTION ACT PERMISSIBLE IDENTITY DATA

600MM+ WITH 1000 PLUS ELEMENTS

BUSINESS
National Corporation, DNB Partnership, Domain Registration

EDUCATION, LICENSE AND FILINGS
Education, Driver's License, Hunting and Fishing, Concealed Weapon, Pilots, Drug Enforcement Administration, Professional License

MONTHLY UPDATES

WITH ACXIOM'S SOLUTIONS YOU CAN COUNT ON:

HIGH QUALITY — highly authenticated sources result in higher accuracy and quality

HIGH MATCH RATE — proprietary AbiliTec® recognition technology and exclusive, risk-specific matching algorithms achieve higher match rates

HIGH FLEXIBILITY — data is configured and delivered to fit your needs and backed by excellent support services

HIGH AVAILABILITY — real-time solutions are available via simple, secure, compliant and scalable feeds

HIGH ADAPTABILITY — accommodates multi-channel customers, who interact day and night with companies all over the world

ACXIOM RISK MITIGATION SOLUTIONS

Is John Smith who he claims to be? Authenticating and verifying that consumers are who they claim to be is a vital component of Acxiom's risk mitigation solutions. By gaining an accurate view of the identity of a consumer or vendor through Acxiom, your company can enjoy a stronger sense of security and greater profitability.

VERIFY – Match flag scores

Acxiom's verification solution lets you reliably validate the authenticity of consumer-supplied information with speed and accuracy. It compares consumer-supplied information against Acxiom's Risk Repository and computes a verification score, which reinforces the accuracy of the identity evaluation prior to expanding consumer relationships or approving account-level activities. The return of match flags and explanatory data gives you greater confidence that consumers interacting with your company are who they say they are.

AUTHENTICATE – Challenge questions

Acxiom's authentication solution enables you to present your customer with knowledge-based, multiple-choice questions to reliably confirm their identity using data-based questions — quickly and accurately. With this solution you can provide strong authentication for self-service activities such as password resets or fund transfers, reducing the need for call center support and further authentication.

Acxiom is the only company in the industry that allows you to incorporate your own first-party data into the authentication process. In addition to knowledge-based authentication, Acxiom provides other complementary solutions, such as out-of-band authentication (also known as two-factor authentication), social verification, biometrics and device intelligence, which add additional layers of validity to transactions that warrant increased scrutiny.

RISK DATA ACCESS

Acxiom can supply a direct, real-time link between its risk repository and your application. It delivers comprehensive data through a single application programming interface (API). This allows you to utilize AbiliTec linking technology to ensure the information requested and returned applies to your target consumer. You can then integrate your data with ours to verify consumers and also generate sophisticated authentication exams. There is no down time or retraining required because you use your own platform utilizing Acxiom data.

PREFILL — Helping prevent fraud at point-of-sale of self-service touch points

Acxiom's Prefill solution helps you prevent fraud and reduce risk when interacting with your customers at point-of-sale or during self-service touch points. Pre-populating your CRM system and prospective customer applications saves time in verifying or correcting inconsistent or missing data.

With as little as a name, address or phone number, customers simply verify their information so it can be used to conduct business. You can mitigate potential fraud and assess risks based on this consumer- provided feedback. Offerings include Prefill (Property & Casualty), Prefill for Homeowners and Prefill for Auto.

PURSUIT — Pre-built or custom scorecards to aid in garaging and other rating variables verification

A real-time, point-of-sale service designed to address potential fraud and risk factors, Acxiom's Pursuit solution can improve operational efficiency and reduces fraud-related costs with data-driven analytics. You can access both pre- built and custom scorecards that utilize data collected and verified by your customers and prospects. During customer interactions and verification processes your associates and systems receive instantaneous alerts based on your organization's rules empowering better decision-making and an enhanced customer experience.

ANALYSIS AND DATA VISUALIZATION

Acxiom solutions let you quickly see the potential risks associated with a subject of interest by providing comprehensive information through an easy-to-use interface. You have options to access and visualize critical data from the risk repository, including name, address, telephone number, corporate associations, relatives, neighbors and more. Acxiom can facilitate analysis of huge volumes of data through an extensible environment that integrates easily with your existing infrastructure. Acxiom also offers advanced analytics and risk consulting.

REAL-WORLD APPLICATIONS

Fraud Mitigation

Acxiom aids in fraud detection and prevention by reducing fraud risk by quickly analyzing billions of consumer records and independent data sources on consumers and corporate associations to uncover relevant information for more informed decision-making. Our solutions not only leverage the power of proprietary and patented recognition technologies but also complex risk algorithms and scoring capabilities to proactively detect fraud patterns and activity. This helps reduce time for the quote and underwriting process.

One of the largest and strongest diversified insurance and financial services organizations set out to identify potential fraud earlier in the policy lifecycle. Using Acxiom's Pursuit solution, the company was able to identify potential fraud and rate evasion at the point of sale, resulting in:

- The company reducing its combined ratio by a full percentage point
- A total of $100 million in claims savings being realized in the first 12 months
- The company's loss ratio in problem states being reduced by 30 percent

- The insurer lowering claims and underwriting costs by 20 percent
- The company improving reduction in early-term losses by 15 percent compared to the prior solution

Compliance

The ever-evolving landscape of regulatory policies and compliance has added a significant administrative burden on companies, resulting in increased workloads, skyrocketing costs and longer delays in accessing funds. To meet these regulatory challenges, Acxiom risk mitigation solutions help ensure your company's compliance with state, local and federal statutes and facilitate vendor management across all industries. We also provide third-party due diligence services to monitor regulations and compliance programs.

Acxiom helps you fulfill the requirements of these regulations, including consultation, and assists you in reducing fraud losses related to regulations associated with:

- Know Your Customer (KYC)
- Anti-money laundering (AML) regulations
- Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001 (PATRIOT Act)
- Banking Security Act (BSA)
- Office of Foreign Assets Control (OFAC)
- Federal Financial Institutions Examination Council (FFEIC) Guidelines

- Foreign Account Tax Compliance Act (FACTA)
- Escheatment (SEC Rule 17Ad-17)
- Dodd-Frank Act (as interpreted for healthcare)
- Child Online Protection Act (COPA)
- Driver's Privacy Protection Act (DPPA)
- Telephone Consumer Protection Act (TCPA)

A global health insurance provider uses Acxiom's verification service to comply with the Dodd-Frank Act. When performed on the bad addresses used in enrollment, it resulted in:

- 99.5 percent matches for non-match addresses

- Investigation of non-matches as suspected fraud

Why Acxiom Risk Mitigation Solutions?

Acxiom's ability to recognize more consumers more accurately combined with comprehensive data and the flexibility of our services delivers a powerful advantage in your war against fraud.

To find out more, visit us at Acxiom.com or call 888.3ACXIOM.

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