

MULTI-POINT IDENTITY CONFIDENCE

Companies need simple ways to verify consumer information whether it is on the phone, online or at the point of sale. The U.S. has, on average, 3.8 phones per household while 27% of U.S. households are mobile only – leading to declines in listed landlines. In spite of these statistics, TARGUSinfo remains ahead of the curve. With **Multi-Point Identity Confidence** we can help you identify consumers at every point of contact – giving you the tools to reduce operational costs while improving customer experience, marketing effectiveness and fraud management.

Multi-Point Identity Confidence is the next generation verification solution from TARGUSinfo. Unlike other verification solutions that return a single verification result, Multi-Point Identity Confidence takes verification a step further by providing a score for every contact point. This 360-degree view of the consumer’s data, coupled with TARGUSinfo’s unparalleled mobile phone number coverage, provides a level of precision and reach never available before.

Multi-Point Identity Confidence Can Help You With:

- **Purchases** – Verify consumer contact information to reduce fraud
- **Polling and Research** – Verify consumer information before adding them to survey recipient pool
- **Online Networks and Services** – Verify consumer identifiers as part of an authentication check before being accepted as a user (dating, social networks, care givers, etc)
- **Online Payment Registrations** – Verify consumer identifiers as part of enrollment process

The solution excels by utilizing the full power of TARGUSinfo’s unmatched, real-time engineering platform – I.A.N. (Identifiers, Attributes and Network) to provide a 0-99 score for every name to identifier combination. Each score represents the quality of the association between a name and identifier – name to address, name to phone1, name to phone2 and name to email address.

Multi-Point Identity Confidence is designed for simple interpretation; the higher the score the more likely the input data is associated to the identity. Scores vary based on a few key criteria including linkages between a name and the identifier, linkages between associated identifiers, and the validity of the identifier. Scores can be grouped into meaningful ranges which can be used to guide business rules and can also be easily incorporated into your company’s business processes.

Key Facts and Figures*

- 50-75% of transactions can be automatically accepted: **Increase operational throughput & increase service levels**
- 25% of transactions have 3 high quality contact points: **Know what pieces of contact data are good and what pieces need work**
- 42% reduction in manual verifications: **Process more transactions & reduce OpEx**

*Results may vary

Benefits of Multi-Point Identity Confidence

Precise	<ul style="list-style-type: none"> • Utilizes TARGUSinfo’s award winning authoritative data repository • Verifies more consumers using new data resources • Unparalleled mobile phone coverage via unique TELCO relationships
Intuitive	<ul style="list-style-type: none"> • Handles multiple phone numbers, addresses and emails • 0-99 score — easy to operationalize and adjust
Flexible	<ul style="list-style-type: none"> • Identifies the best channel for contacting the consumer • Flexible XML query response structure