

# ON-DEMAND VERIFICATION FOR RISK MANAGEMENT

## Approve More Legitimate Transactions

Empower faster decisions and approve more legitimate transactions with TARGUSinfo On-Demand Verification® solutions for risk management. Our industry leading, telco-verified data — updated 10 times daily — fuels the most powerful consumer and business verification solutions available. Our real-time network delivers this unrivaled intelligence in milliseconds.

Mobile phone penetration is nearing 100 percent among US consumers and VoIP service is taking hold, expecting 35 percent growth this year alone. Each day, more and more consumers use non-traditional channels for their primary communication. On-Demand Verification for risk management equips you with the most complete and up-to-date information available — including mobile, VoIP and nonpublic phone data.

## Hard-to-Find Data at Your Fingertips

Today, 21 percent of US households are dropping their landline phones in favor of mobile phones. Over 25 percent of all enrollments, transactions and account changes contain a mobile phone number. Cable remains a strong player with over 22.2 million subscribers and VoIP continues to gain traction with US households.

### With TARGUSinfo On-Demand Verification solutions for risk management, you can:

- Access over 219 million mobile phone numbers linked to verified subscriber data
- Reduce order cancellations by leveraging over 100 data sources to verify contact information in one click
- Increase confidence in customer contactability by accessing the most comprehensive authoritative data in the industry
- Optimize operational efficiencies by improving front-end automated order decisions, reducing manual review rates up to 30 percent
- Get up and running quickly with our automated machine-to-machine solution and easy-to-implement Web-based interface

Verification Sources	Complete and accurate coverage of landline phone numbers	Ability to verify nonpublic phone numbers	Ability to verify mobile phone numbers	Ability to append landline phone numbers when mobile numbers are submitted	Access to unique phone stability indicators
Public Data Sources (free)	—	—	—	—	—
Other Paid Data Sources	—	—	—	—	—
TARGUSinfo On-Demand Verification	✓	✓	✓	✓	✓

Unmatched Coverage of Mobile, VoIP and Nonpublic Phone Information

In fact, traditional phone services are losing close to 2.1 million subscribers per quarter. This proliferation of non-traditional phones means accurate intelligence is increasingly essential to verifying transactions where nonpublic phone information as a key element of contactability.

TARGUSinfo instantly verifies hard-to-find contact information so that you can automatically approve more good transactions with greater confidence. This boosts order approval efficiency and reduces unnecessary manual review.

### Verify Transactions with One Click

Understanding the relationship between name, address and phone number submitted within a transaction is key to verifying that consumers are who they say they are. Get the full picture with TARGUSinfo's On-Demand Verification Contact Quality Rating. The ratings help improve your decision making and reduce workload by confidently verifying low-risk transactions and more easily identifying higher-risk transactions.

### The Growing Impact of Non-Public Data

- 25-45% of all enrollments, transactions and account changes contain a mobile phone number
- 42% of mobile subscribers use their mobile phones as their primary communications device
- 21% of wireless subscribers only have a mobile phone
- 12% is the annual growth rate for mobile phone use
- 40% is the annual growth rate for Cable and VoIP
- 5% is the annual decline in growth rate for landline phones

Category	Interpretation and Action
All Information Is Valid and Linked	<b>Orders with the best contact information.</b> Orders that have a linkage between the name, address and phone number can often be approved, especially if they meet other criteria such as not exceeding an order-value threshold or being a low-risk product type.
Two Pieces of Information Are Linked	<b>Combination of name, address or phone linked.</b> In many cases, looking at alternate information provided will help paint a complete picture of the order being reviewed. For each rating, the linked relationship is described and any additional information about the third piece of information is included.
No Linkage or Invalid Phone/Address	<b>An invalid phone or address should be a warning sign that an order may not reach its destination or is fraudulent.</b> Phone numbers with no linkage or with non-matching names should also get additional review.

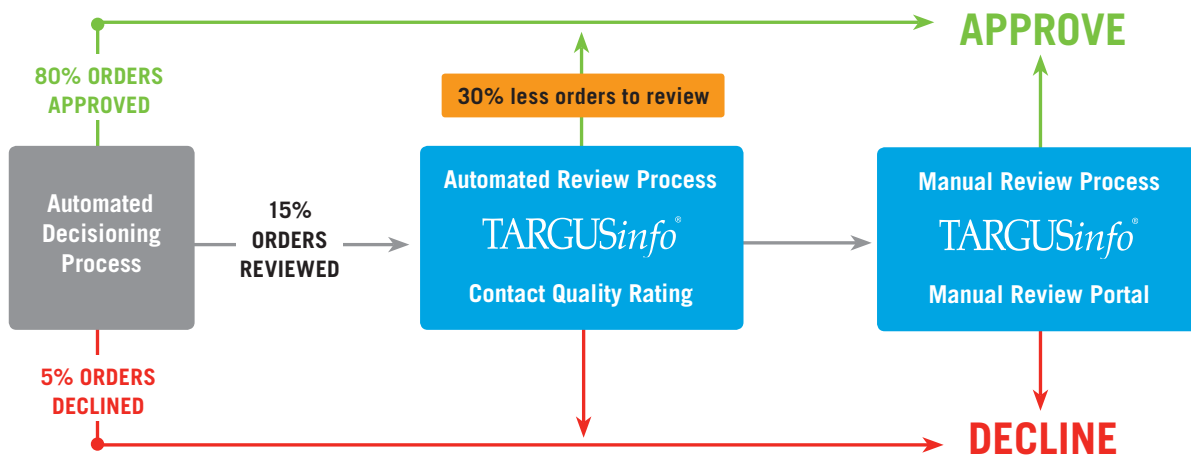
## Turning Manual Reviews into a Science

Even with an automated verification process in place, some transactions require further scrutiny. There is a way to eliminate extensive investigations with fragmented data sources and time consuming phone calls to consumers and banks. You can improve operational efficiencies with just one click. Our Web-based Manual Review Portal quickly identifies low-risk transactions for instant approval.

Powered by TARGUSinfo's telco-verified data with feeds from hundreds of data sources updated 10 times daily, the Manual Review Portal delivers the most robust verification intelligence available — in real-time. With On-Demand Verification you'll increase your productivity by reducing time and resources spent on reviewing orders.

## End-to-End Screening Intelligence

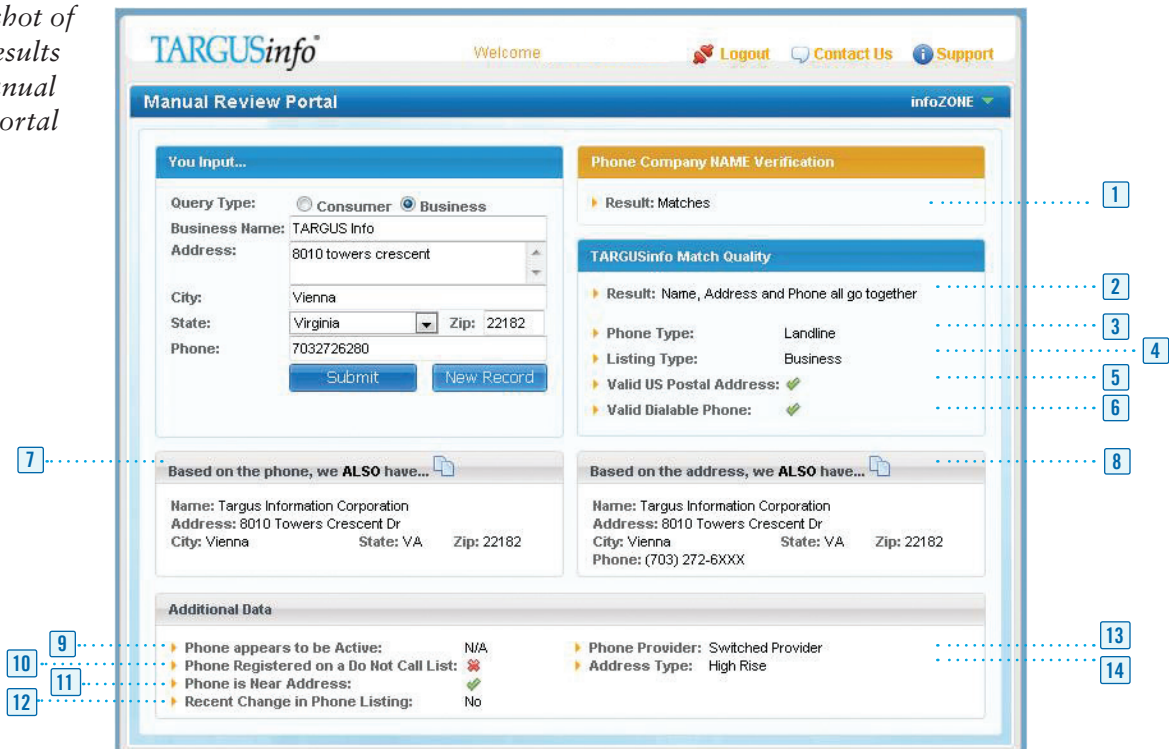
Behind the scenes or on the front line, combining Contact Quality Rating with the Manual Review Portal equips you with unmatched intelligence throughout the entire screening process. Streamline your front-end automated review process with Contact Quality Rating and reduce the number of manual reviews by up to 30 percent. Then give your risk-management team the most accurate contact information available via our Manual Review Portal. Together, Contact Quality Rating and the Manual Review Portal increase transaction throughput and decrease operational costs, paving the path for process optimization.



Approve more legitimate transactions, reduce cancellations, decrease operational costs and ensure your ability to contact customers with TARGUSinfo On-Demand Verification for risk management.

To learn more, call **800.6.TARGUS** (800.628.7487) or visit [www.TARGUSinfo.com](http://www.TARGUSinfo.com).

A Screenshot of Query Results in the Manual Review Portal



1	<b>Phone Company Verification</b>	Verifies with the phone company that the input name matches the name associated with the phone number
2	<b>Result</b>	Describes the relationship between the input name, address and phone number
3	<b>Phone Type</b>	Displays if a phone is landline or wireless
4	<b>Listing Type</b>	Displays if a phone is listed as a consumer, business, pay phone, or fax
5	<b>Valid US Postal Address</b>	Validates that the input address is recognized by the US Postal Service (USPS)
6	<b>Valid Dialable Phone</b>	Validates that the input phone number is recognized by the North American Numbering Plan (NANP)
7	<b>Based on the Phone, we have...</b>	Provides the name and address for the input phone number
8	<b>Based on the Address, we have...</b>	Provides the name, standardized address and appended phone number for the input address
9	<b>Phone Appears to be Active</b>	Displays if the input phone number has a recent change in service activity
10	<b>Phone Registered on a Do Not Call List</b>	Displays if the input phone number has been placed on a state or federal Do Not Call list
11	<b>Phone is Near Address</b>	Displays if the address associated with the input phone number is located within 6 miles of the input address
12	<b>Recent Change in Phone Listing</b>	Displays if there has been a recent change in the phone listing such as change of name or address
13	<b>Phone Provider</b>	Displays the phone company who delivers the service and also indicates "Switched" if a subscriber has changed providers
14	<b>Address Type</b>	Displays if the input address is a street address or a high rise that requires secondary address information