



“I was able to access the right information at the right time to make critical decisions, safely and quickly.”

CHOICEPOINT AUTHENTICATION SOLUTIONS





Today's organizations, public and private, face a challenging marketplace where identity fraud costs billions of dollars annually.



Every day, it is becoming more difficult to do business securely with legitimate customers, vendors and employees. That is why it is critical for companies to protect their people, their assets and their information against identity fraud. So, how can you be sure they are who they say they are? And how can you meet all legal, regulatory and privacy concerns?

ChoicePoint offers one solution — a suite of customizable authentication and credentialing products that help enterprises safeguard people, assets and information against identity fraud. Our comprehensive solutions provide fast, easy and reliable access to information, while helping your information systems ensure that the appropriate user has access to the appropriate information, with the appropriate privileges, at the appropriate time.

ChoicePoint's authentication solutions can help you increase security, reduce IT costs and enhance user experiences. We also make it easier to protect and manage intellectual property, enable new business models and improve regulatory compliance.

HOW OUR SOLUTIONS WORK WITH YOUR ENTERPRISE.

To combat identity fraud effectively, organizations must employ new processes, customizable applications and integrated technologies — robust solutions that work together, managing and authenticating identities, in real-time, across varied touchpoints. ChoicePoint's suite of powerful solutions drives all these initiatives. By leveraging our data resources and market knowledge, our authentication products deliver multiple functionalities applied across varied environments. No matter where or how you need authentication, our solutions help improve security end-to-end by supplying seamless management of digital identity in four ways.



WEB-BASED OR ONLINE

By offering managed service applications and integrating our suite of solutions into enterprise-wide business processes, our powerful online authentication capabilities help you meet your objectives — protecting critical systems and data, delivering better product offerings and increasing customer satisfaction. Our managed services also eliminate the need for a large capital investment and unnecessary labor costs that go along with manual searches and high-volume transactions.



IVR

In this environment, our solutions help authenticate callers and improve operational efficiency in call centers by migrating human-assisted calls to self-service channels to reduce customer hold times. Interactive Voice Response (IVR) also helps improve security, performing identity verification while safeguarding the customer's personal information.



SERVER-TO-SERVER

With a total linkage between ChoicePoint's data resources and your in-house identity verification applications or enterprise security platform, you can fully customize your own applications with our integrated solutions.



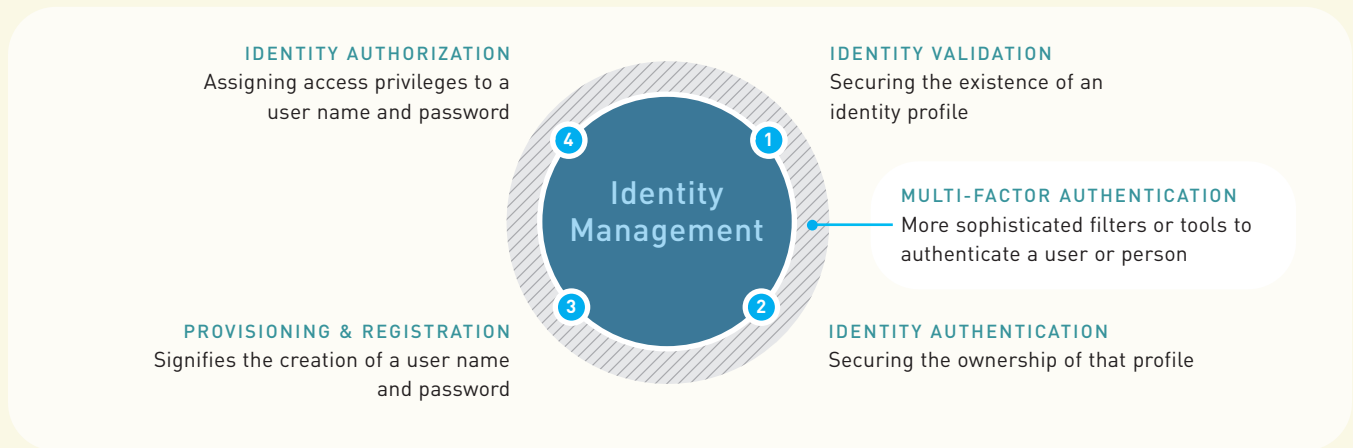
BATCH

This environment enables high-volume, cost-effective transaction processing via one file that can run automatically in an off-peak volume environment.

WHAT WE DO AND HOW WE DO IT.

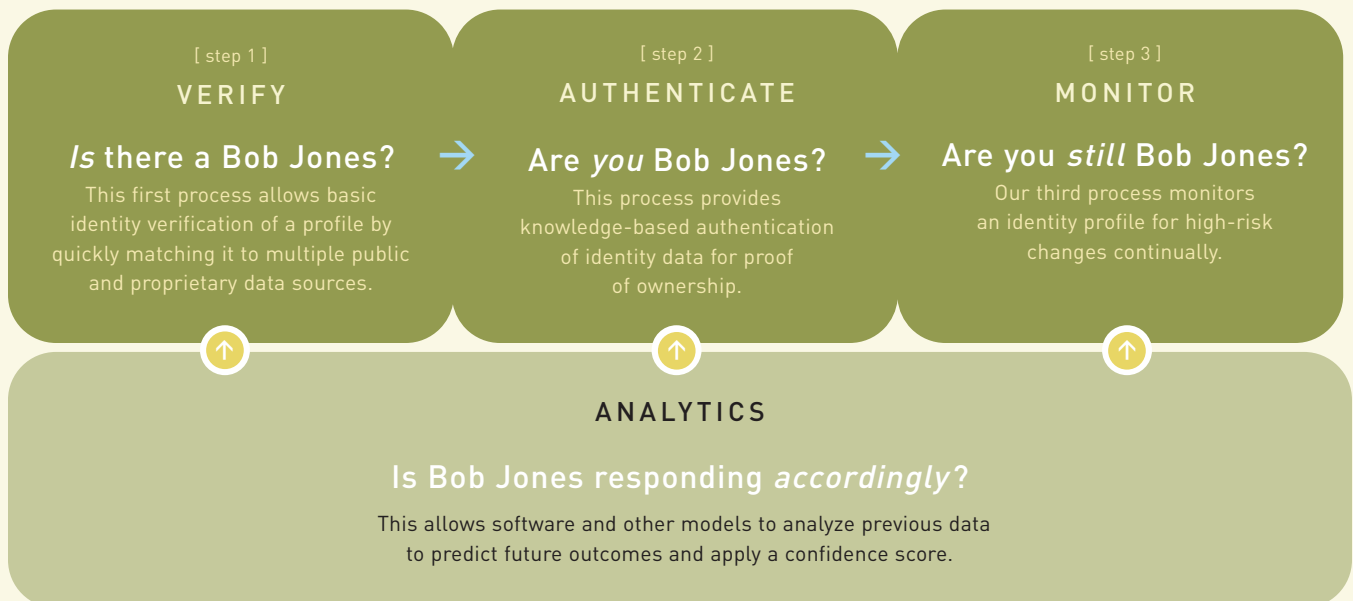
The Identity Management Continuum

Identity Management is the overall process of validating that an identity exists, that the identity information is genuine and that the person actually owns the information presented — finally, verifying that the identity information remains valid for its original purpose.



ChoicePoint's Authentication Solutions Process

ChoicePoint's solutions process is straightforward, and integrates at several levels within an organization to provide full-scale authentication and support for the creation, maintenance and use of digital identities.



HOW OUR SOLUTIONS CAN IMPACT YOUR BUSINESS.

In any enterprise, the further you are from your customer, the more vulnerabilities exist. Securing new accounts, transactions, new customers, new employees, partners, vendors or volunteers present greater challenges than ever before. Organizations need real-time, real world authentication solutions that work throughout the process and across platforms, services and industries. Through identity management, enterprise network security and regulatory compliance, ChoicePoint's comprehensive authentication solutions create real benefits for the ways people live and work every day. What our company does impacts people's lives by helping them protect their identity, their information, and assets across the board.

IDENTITY MANAGEMENT

Our basic verification and knowledge-based authentication provides competitive advantages. Quickly, securely and in real-time, you get the peace of mind that customers are who they say they are — ideal for making sound personal application decisions. While minimizing fraudulent users, bad debt and service fees, identity management can improve customer service and increase efficiency to your supply chain, which can also lower cost structures or provide new sources of revenue. As a result, enterprises can avoid damaging litigation, preserve professional reputation, and significantly reduce the amount of time spent researching data.

ENTERPRISE NETWORK SECURITY

System wide, our solutions will help you meet emerging requirements for intranet security — cutting redundant security administration, minimizing risk of improper use of IT systems and shrinking network administration costs. Validating, verifying and authenticating identity

ownership within your network, and managing those identities accordingly, will help provide consistent protection across all networks and applications, improve value chain efficiency and customer service, and even reduce help desk costs.

REGULATORY COMPLIANCE

Regardless of industry, organizations face a balance between policy, personalization and privacy — confronting a long list of laws and regulatory bodies with which they must comply. These include the FDIC, FCRA, FACT Act, OFAC and the US PATRIOT Act — governing electronic signatures, privacy, accountability in reporting and records retention. ChoicePoint's solutions can help make compliance and auditing easier and more efficient, helping you avoid fines, network or application closures, burdensome litigation and discovery processes. ChoicePoint's improved identity management increases your ability to meet regulatory compliance, mitigate risk, and tie compliance responsibilities into day-to-day operations.

- ChoicePoint's authentication solutions are configurable and customizable, from a product and a business process perspective. All are easily integrated into your existing business processes, third-party applications, other Web sites, software or hardware, and are completely transparent to the end user. We offer customizable packages and managed services that can host your applications in an integrated or non-integrated environment. Employing the widely used, standard XML interface, our easy-to-use solutions work seamlessly with your current system — offering low-cost, fast integration of applications across newly acquired companies and autonomous divisions. Moreover, all our products link and perform with other ChoicePoint solutions. As a result, enterprises are spared from using their own resources to create their own custom solutions.



ChoicePoint has grown from the nation's premier source of data to the insurance industry into the premier provider of decision-making intelligence to businesses and government. Through the identification, retrieval, storage, analysis and delivery of data, ChoicePoint serves the informational needs of public and private enterprises of all sizes. With more than 19 billion public records and proprietary data, ChoicePoint is the leading provider of authentication solutions to business, government and law enforcement agencies — including the FBI, Department of Justice, U.S. Marshals, DEA and over 7500 other government agencies.

ChoicePoint's Data Resources

PROPRIETARY

- 90+ million national criminal records
- More than 130 million claims records
- Over 5 million-person database of confessed workplace theft

PERMISSIBLE USE

- Over 3.2 million background and criminal record checks annually
- Federal & State Terrorist/Fugitive watch list
- 170 million annual vehicle registrations
- 240 million consumer credit and demographic histories

PUBLIC

- 7+ million records of licensed medical practitioners
- 17 billion public records in our online databases
- More than 2 million birth, death, marriage and divorce records added per year
- Over 40,000 criminal courthouse records added per day

For more information, visit

www.choicepoint.com/business/authen/cpas

or call one of our representatives at 1 800 342 5339.