

192 Account-ID

A global identity verification solution to beat the fraudster and meet KYC and AML requirements in the account opening process



Proof of identity

In this on-demand internet age, financial services companies and institutions have to process and administer applications for financial products in seconds. The challenge of course is to be able to meet customer expectations whilst still managing risk and maintaining compliance and regulatory requirements.

Proof of customer identity is just one issue that modern financial institutions that operate over the internet, through the call centre or face-to-face, have to deal with. Our solution to help manage this process is called 192 Account-ID and it will save your operation time and money and help you confidently process new customer applications.

192 Account-ID is a quick and simple ID check to ensure you have correct, robust data to validate your customers' identity and allow account opening. Errors in the Name, Address, Date of Birth, Telephone Number or other personal characteristics are a good indicator that a fraudster is at work...



Meeting compliance and regulatory needs

192 Account-ID has been designed to meet the JMLSG guidelines whereby identity verification is a key weapon in the shared challenge of forestalling and preventing money laundering.



So how do we comply with the JMLSG guidelines?

5.3.17 Criteria for use of an electronic provider

- it is recognised, through registration with the Information Commissioner's Office, to store personal data



Our registration No. with the ICO is Z7403278. We have been handling and managing sensitive consumer data for 10 years. We only licence data from credible, primary sources; domestically and nationally

- it uses a range of positive information sources that can be called upon to link an applicant to both current and previous circumstances

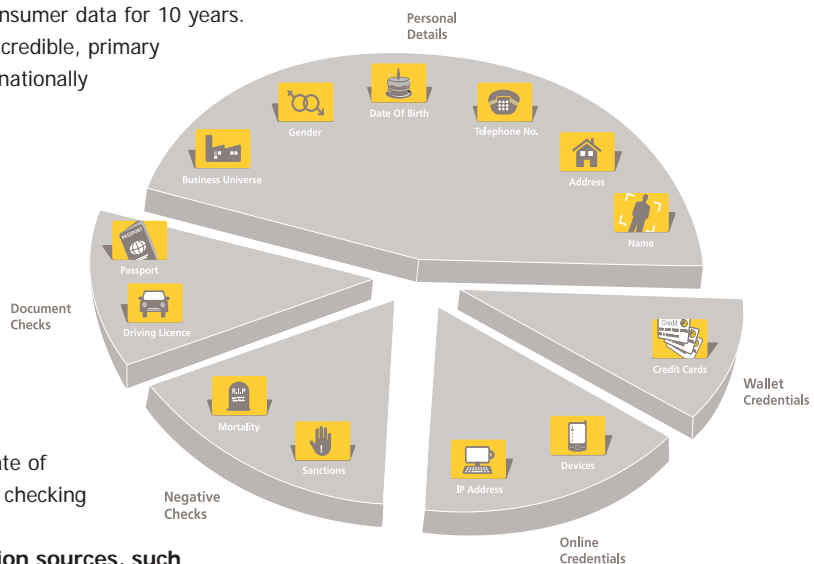


Our validation checks include Name, Address, Date of Birth and global document checking

- it accesses negative information sources, such as databases relating to identity fraud and deceased persons



We provide a full check against the 'HALO' mortality database



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- it accesses a wide range of alert data sources; and



We provide full sanctions checks by accessing the Office of International Asset Control database, the EU and The Bank of England databases

- it has transparent processes that enable the firm to know what checks were carried out, what the results of these checks were, and what they mean in terms of how much certainty they give as to the identity of the subject

Date	Search Type	Lead	Subject	FR verified	SHARE	Date of Birth
15 Jun 07	Phone ID	Y/N/A	ANDREW GARONES	✓	✓	
15 Jun 07	Call ID	Y/N/A	ANDREW GARONES	✓	✓	✓
15 Jun 07	Call ID	Y/N/A	ANDREW GARONES	✓	✓	✓
15 Jun 07	Call ID	Y/N/A	MATTHEW LYNN	✓	✓	✓
15 Jun 07	Call ID	Y/N/A	AUSTIN OBERSON	✓	✓	✓
15 Jun 07	Call ID	Y/N/A	CHRISTINE DEBENIGNO	✓	✓	✓
15 Jun 07	Call ID	Y/N/A	EMILIO DEBENIGNO	✓	✓	✓
15 Jun 07	Call ID	Y/N/A	CHRISTINE DEBENIGNO	✓	✓	✓

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Our solution is fully transparent with explanations as to what data is being checked against that can be accessed during the verification process. We provide a visible rendering of how many independent data sources we have matched data against so that you can decide whether the individual has passed your criteria for due diligence check

- 5.3.18. In addition, a commercial agency should have processes that allow the enquirer to capture and store the information they used to verify an identity



We provide a full audit trail in the form of the function to print/save PDF's of verification documents. There is also the optional Electronic Archiving of these

A verification path to ensure a safe flow of money

Personal characteristics collected during business processes or customer interaction are presented to the embedded 192 Account-ID solution

LE17 5NU
United Kingdom
Phone Number: 01234 5678901
Date of Birth: 25.08.1952

These personal characteristics are tested against government sources such as the Electoral Roll and commercial sources such as Callcredit's credit databases, including data from financial services companies

A. Amber
CHRISTINE DEBENIGNO MATCH
J. Amber

192 Account-ID generates a report that verifies name, address, age, driving licence information, passport details and tells your system to automatically accept or reject a customer identity based on the interrogation of the personal characteristics submitted

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A global solution for your company

192 Account-ID is a global verification solution that you can embed into your systems to validate addresses for 237 countries.

In addition, check a social security number in the US or verify a Name, Address and Telephone number in Europe, Australia and North America or confirm an individual's identity using passport checking.

	Address Check	Name & Address Check	Voice-Based Check	DOB Document Check	DOB Database Check	IP & Device Check
United Kingdom	✓	✓	✓	✓	✓	✓
United States	✓	✓	✓	✓	✓	✓
Europe	✓	✓	✓	✓		✓
Rest of World*	✓		✓	✓		✓

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192.com Business Services' solutions provide us with a complete picture of all our account holders – potential, current, UK and worldwide. Each individual data set is a piece of the identity verification jigsaw puzzle and, when combined, these pieces create an accurate and detailed picture of every customer. This ensures customer safety and trust in our services, in addition to our own long-term business security.

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Bradford & Bingley

To find out more

Call our identity verification team on **0207 909 2192**

Request a call back at **www.192business.com/contact**

Learn more at **www.192business.com/id**

E-mail us your questions at **id@192.com**