

192 Prove-ID

Enabling your organisation with a powerful identity verification tool for commercial or compliance business needs



Is the UK in the middle of an identity crisis?

Here are some of the commercial challenges that most businesses have to face today before they can engage in confident, profitable relationships with honest customers. Isn't it time that you defended your business?

What sorts of business are at risk?

Banking, insurance and finance companies have a wide range of identity verification needs to help prevent fraudulent loan applications; to comply with Know Your Customer and Financial Services Authority regulations; to prevent money laundering; to be able to reject phoney insurance claims, and to reduce fraudulent credit card applications.

Local and central government have a diversity of identity verification needs to work towards preventing fraudulent benefit applications; ensuring effective verification of identities in social services cases: the compilation and maintenance of voter databases, and verifying applications for trading standards and health & safety certification.

Telco's and utilities are competitive markets in which the customer acquisition process demands a rigorous identity verification process so that customers can be quickly identified and spun from their incumbent supplier. The risk posed by fraudsters can be countered with a robust identity verification during the account opening and credit application process.

Professional services firms are turning to online identity verification solutions to streamline the verification due process in court cases and legal proceedings; to investigate potential money laundering threats; to comply with Know Your Customer compliance regulations and to implement due diligence.

Making automated identity verification part of your business process

To defend your business and to meet these challenges, identity verification should be an integral part of your business process across all customer touch-points. 192 Prove-ID can be accessed by your finance or customer services team as a simple web page with password access or can be integrated as an xml feed into your website, CRM solution or other business tool. 192 Prove-ID will verify customer personal characteristics in real-time without affecting the customer experience.

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

Throw Amber
 10 Westgate St
 Lutterworth
 LE17 5RU
 United Kingdom
 Phone Number: 01234 5678901

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

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192 Prove-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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Meeting AML and due diligence requirements

Professional services and financial institutions are under pressure to ensure they are complying with the Joint Money Laundering Steering Group (JMLSG) guidelines whereby identity verification is a key weapon in the shared challenge of forestalling and preventing money laundering.

Our archive facility within 192 Prove-ID allows you to keep track of all identity searches you have performed to ensure you have a clear audit trail to meet regulations and demonstrate due diligence.

192 Prove-ID accesses a variety of negative data sources such as mortality and full sanctions databases. Additionally, we can provide access to the full Electoral Roll for AML purposes only.



Date	Search Type	Login	Subject	ER verified	SHARE	Date of Birth
16-Jul-07	Call ID	192Sales	John Ferrand	✓	✓	✓
16-Jul-07	Prove ID	192Sales	Paul O'neal	✗	✓	✓
16-Jul-07	Call ID	192Sales	David Smithson	✓	✓	✓
16-Jul-07	Call ID	192Sales	Simon Houston	✓	✓	✗
16-Jul-07	Call ID	khos_vo	Alastair Crawford	✓	✓	✓
13-Jul-07	Prove ID	khos_vo	Chetan Connors	✗	✓	✓
13-Jul-07	Prove ID	khos_vo	David Jackson	✓	✓	✗
13-Jul-07	Prove ID	khos_vo	Chris Siv	✗	✓	✓

How does 192 Prove-ID ensure a confident identity verification?

Ensuring confident identity verification can be a tricky business. What if your customer is a fraudster who already has the name and address of the person whose identity they are going to assume? What if they have a statement or correspondence addressed to the person whose identity they are stealing? 192 Prove-ID is a modular solution enabling you to select which personal characteristics you check against, to make sure that identity verifications are accurate and robust.

		to verify customer personal characteristics such as									
		Name	Address (Current & Previous)	Date of Birth	Legal Age	Sex	Phone number	Neighbours	Other Occupants	Government ID Validation	Nationality
192 Prove-ID checks against these data sources	Current & Historical Electoral Rolls	✓	✓		✓			✓	✓		
	Full Electoral Roll (For AML purposes only)	✓	✓		✓			✓	✓		
	BT Directory Enquiries Database	✓	✓				✓				
	List of Deceased Individuals	✓	✓			✓					
	Terrorist files, Sanctions List and Politically Exposed people	✓	✓	✓	✓	✓					✓
	Shared Database of UK's leading financial institutions	✓	✓	✓	✓	✓					
	Global Passport Registration Data	✓		✓	✓	✓				✓	✓
	UK Driving Licence documentation	✓		✓	✓	✓				✓	
	UK Business Universe	✓	✓				✓	✓			
	List of UK company Directors	✓	✓	✓	✓	✓					
	Global Identity Documentation	✓	✓	✓	✓	✓				✓	✓
	Global Name and Address files	✓	✓				✓				

Relationships with key data suppliers such as government bodies, Companies House, BT Contact and Callcredit ensure that our collated, and daily updated databases currently hold more than 300 million records on the past and previous addresses of UK residents and their personal characteristics.

A global solution for your business

192 Prove-ID is a global verification solution that you can embed into your systems. Validate addresses for 237 countries, check a social security number in the US, verify Name, Address and Telephone number in Europe, Australia and North America or confirm an individual's identity using global identity documentation.

Our modular functionality will not cost you the earth. 192 Prove-ID enables you to run a simple or more robust check depending on how much personal information you need to verify to be confident in your customer relationships.

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192.com Business Services' solutions are an integral part of our Know Your Customer process. Not only do they allow us to verify new account applications within minutes, but we are also able to monitor existing accounts



**Bradford & Bingley[®]
International**

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To find out more

Call our retail 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**