

# Why work with 192?

Enabling global brands with unique identity  
verification solutions



## Robust and cost-effective identity checks

If your business recognises the importance of verifying customer identities as an integral part of business process then our identity check capability is ready to be tailored to suit your business needs.

If your business is about to make an important investment we would like to offer you a few reasons why your investment of time and people will be rewarded with an identity checking capability that we feel none of our competitors can match.

*Our identity checking philosophy is simple. Challenge the fraudster for more information than they have to hand so that you can be confident that your customers really are who they say they are.*

## Why do we believe that our experience and our solutions will succeed?

### High match rates for commercial confidence

**1** As a provider of cost-effective identity check solutions, it's our responsibility to deliver a solution that will decrease the cost of being confident in customer identities, not to add cost and resource into the process.

As such, we leverage our experience of data manipulation against our multiple databases to ensure high match rates in our identity check solutions. It goes without saying that the more customer identities that your business can automatically verify, the less time and resource needed to manually look at transactions which need further scrutiny.

In fact we often find that where organisations already have an identity check solution in place, our solution is also implemented to verify identities that our competitors have not been able to match.

*To get an indication of what match rates we can deliver, please feel free to call us so that we can review some of your sample customer data and prove to you the high match rates that we can achieve.*

### Flexible and modular solutions to meet transactional risk

**2** Our identity check solutions match to a wide range of personal characteristics from a carefully selected range of data sources. As partners in your identity check needs, we would be happy to consult and advise on what data you should check against, so that we can deliver a solution that is flexed to meet your needs.

If your customer transaction is worth £70 we would advocate an initial check against lower-cost datasets such as voter databases to find a match and then only to check against additional cost datasets if there is no initial match.

On the other hand if the transaction is worth £700 then we would advocate checking an identity against additional sources such as Callcredit's shared databases from the UK's banks and building societies to establish a robust identity verification.

*Although our Director of Finance often disagrees with this approach, we feel that it's only appropriate to deliver an identity check service to our customers so that you can spend as little or as much money on each identity check as you feel appropriate based on your understanding of your business model.*

### Expertise and experience in data licensing and aggregation

**3** After nearly 10 years of experience in data acquisition, licensing, aggregation, indexing, and cross referencing we would like to think that we're experts in this field. Back in 1997 we were instrumental in the de-regulation of the British Telecommunications directory enquiries file and became its first licensee.

Since then we have pioneered the concept and business model of data licensing and aggregation to include voter databases, other governmental datasets and more commercial databases from credit reference agencies.

As part of this business model we also hold a full directory enquiry licence which has resulted in 192 becoming the first to market with a global identity check product by virtue of uniting the global directory enquiry files into one product.

*Our data acquisition capability is backed up by our team of Database Analysts based at our headquarters in Chelsea, London where they sit late into the night crunching data! For more information on our data expertise and experience, please refer to the website of our parent company, [www.icdpublishing.co.uk](http://www.icdpublishing.co.uk)*

## Global reach

**4** If your business has gone global, your website and call centres taking orders 24 hours a day, 365 days a year. This of course only makes it more important to select an identity verification partner that can deliver a global solution.

We've replicated our UK product development with the only global name and address checking solution on the market. We've done this by licensing the global directory enquiries databases to generate a global name and address check database of nearly 300 million adults

Our global name and address check capability now covers nearly 30 countries around the world by accessing the names and addresses of over 300 million adults in key markets such as North America, Europe

*Our unique international data check against global name and address files is also supplemented by driving licence and passport algorithmic checks that can verify name, gender and date of birth for up to 200 countries.*

## No verification, no customer?

**5** Of course, there's no point in implementing an identity checking solution that lets you down when you can't verify a name and an address. Good honest customers sometimes just won't be in national name and address databases for a number of reasons.

In these instances, Plan B needs to kick into effect or your business could be rejecting honest, valid customers.

Our exclusive 192 Safe-ID™ technology enables identity verification by routing a telephone call to the customer during the transaction. The phone number and a voiceprint are captured and an alternative form of verification is established.

*In the same way that a bricks and mortar burglar wouldn't leave their fingerprints at the scene of a crime, would the fraudster be happy to leave their phone number and a voiceprint...?*

## Superior product development

With almost a decade of experience in developing people-finding products that meet commercial needs we are the world's leading international identity verification solutions provider.

*Here's how we compare to our leading competitors:*

|                           | Solutions for key vertical markets | Database checking solutions | Global database checking coverage | Algorithmic checks | Alternative means of verification | 24 hour 365 days a year customer support |
|---------------------------|------------------------------------|-----------------------------|-----------------------------------|--------------------|-----------------------------------|--|
| 192.com Business Services | YES                                | YES                         | YES                               | YES                | YES                               | YES                                      |
| Main UK competitors       | NO                                 | YES                         | NO                                | YES                | NO                                | NO                                       |
| Main US competitors       | NO                                 | YES                         | NO                                | NO                 | NO                                | YES                                      |
| Credit Reference Agencies | NO                                 | YES                         | YES                               | NO                 | NO                                | YES                                      |

## An introduction to our technology

We take our technology very seriously and we would be happy for your technical experts to speak to one of our implementation consultants to help explain in further detail our technical architecture.

In summary though, our identity checking solution will seamlessly and painlessly fit into your business processes. In fact we have both HTML and XML solutions so that clients can simultaneously run XML feeds into transactional websites whilst back-office functions such as finance and customer service teams can verify identities with an HTML solution.

Our 192.com servers are located in a secure dedicated data centre in Docklands, London, UK. This restricted access facility is able to withstand a bomb blast and power itself independently for up to 3 months if necessary.

Our Current Net connection is 3 Mbits with a burstable ceiling of 16 Mbits, this can easily cope with our largest peaks of traffic.

Our XML integration documents are simple and written in clear English and there's always an implementation consultant on the other end of the phone for you to consult with.

Our XML customers receive 24 hour support so that we can guarantee 99.9% uptime for the provision of ID checking with mission critical business flows.

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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](http://www.192business.com/contact)

Learn more at [www.192business.com/id](http://www.192business.com/id)

E-mail us your questions at [trace@192.com](mailto:trace@192.com)