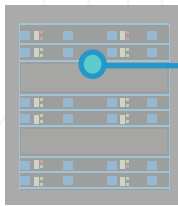


The Benefits of FailSafe®



Phone Verification

Measures the strength of link between the input phone number and the right consumer, using the power of the Innovis database.



Benefit

Provides peace of mind that you're dealing with your true customer.



Detection Features

Porting

Detects when a passcode is being sent to a phone that has recently been reported as ported, typically from one telephone company to another.

Call Forwarding

Detects when a passcode is being sent to a phone line currently in a forwarded state.

VoIP

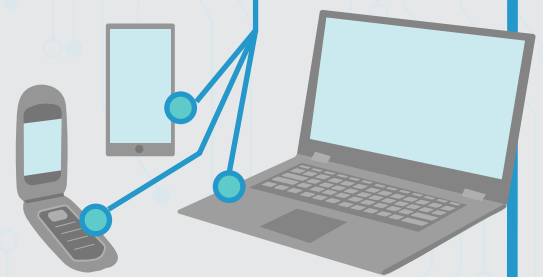
Detects when a passcode is being sent to a "higher risk" VoIP line.

Pre-Paid

Detects when a passcode is being sent to a phone listed as a pre-paid account by the carrier.

Benefit

Reduces risk of fraud by combining Innovis identity information with phone security checks to fight account takeover, true name fraud, and other fraud tactics.



Velocity Features

Shared Phone

Detects when multiple people are using the same phone number for passcode use.

Passcode

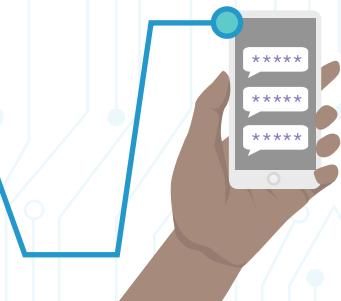
Tracks the number of passcodes sent to the same phone number over a given period of time.

Inquiry

Tracks the number of verification attempts for a specific consumer.

Benefit

These real-time alerts help to reduce fraud by creating a safety net that notifies you when your consumer's patterns are unusual.



Suspicious Device

Utilizes signals from Mobile Network Operators and other sources to assess risk around the device tied to a phone number.

Benefit

An added layer of protection to detect the newest hijacking threat: SIM changes.

