

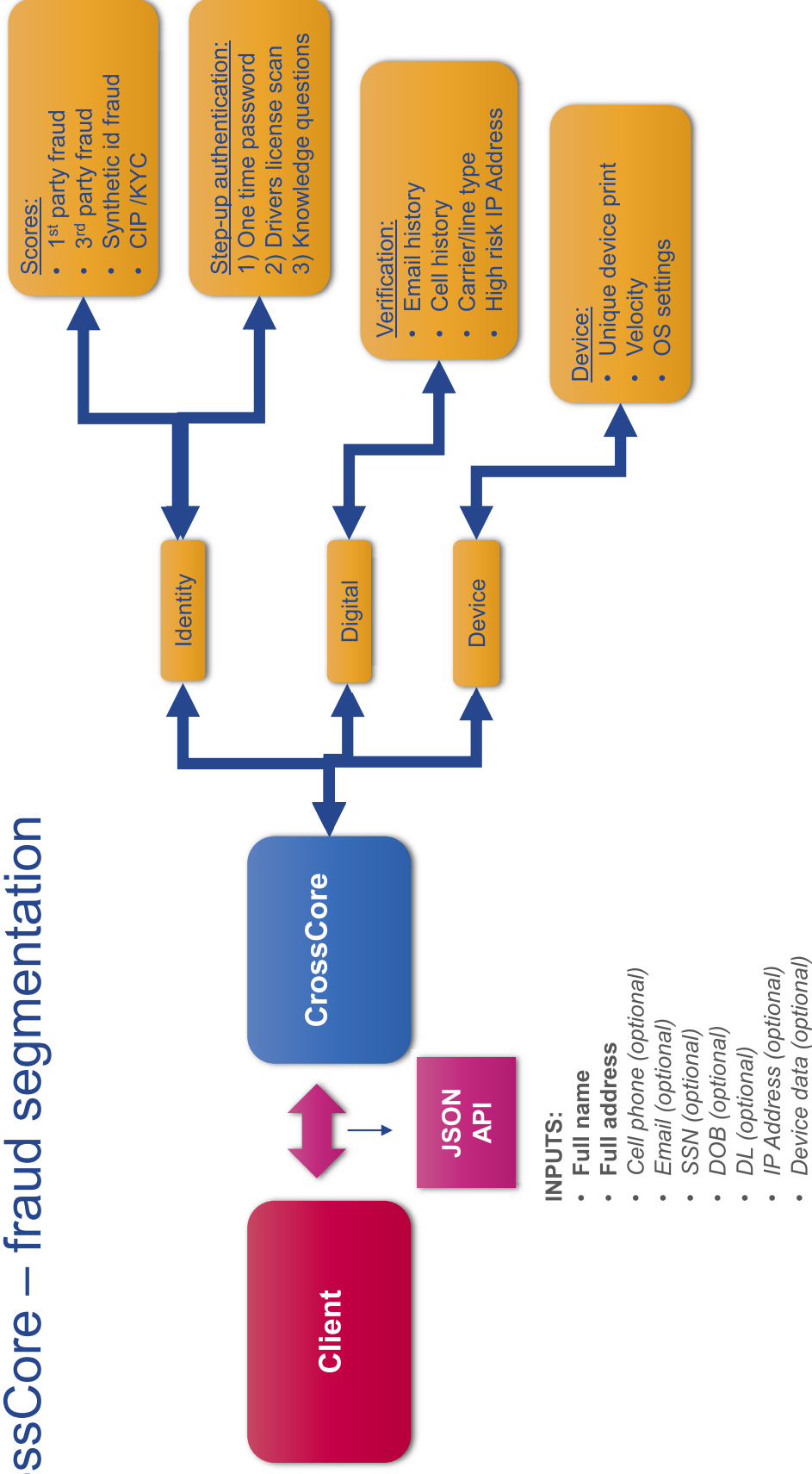


Experian

Global Identity & Fraud



CrossCore – fraud segmentation



Pre-fill passive authentication pre-qualification

Per Tim, we are not using Daas 7.28.21

~~Step 4 – done!~~
DaaS – prequal/credit

Step 1 – enter phone # Step 2 – confirm Step 3 – consumer authentication Step 4 – done!
EDQ PID AO + FN + EKATA Optional OTP/KIQ DaaS – prequal/credit

Benefits summary:

- Passive Authentication
- Real consumer, not synthetic id
- Meets KYC matching
- Name, Address, Cell, Email
- SSN finder returns full SSN (keep private)
- 1st party fraud score
- 3rd party fraud score
- Synthetic ID fraud score
- Digital confidence score
- Trusted email & cell # tied to consumer
- Geolocation checks with IP Addresses
- OFAC checks
- FraudNet
- OTP (optional)
- KIQ (optional)

The image displays four sequential smartphone screens from the Experian pre-qualification process:

- Screen 1:** "Please verify your mobile number" with a text input field containing "(408) 123 4567" and a "Go" button. Below is a checkbox for "I'm not a robot" and a "Go" button. A small "About this page" link is at the bottom.
- Screen 2:** Displays personal information: "JOE ANYONE", "123 MAIN ST", "ANYTOWN, CA 92222", and "714-111-4444". Below is the email "JoeAnyone@gmail.com". The instruction is "Confirm or edit info then click 'Proceed' to continue".
- Screen 3:** Shows a text message preview: "Your Experian® Transaction Number: 882325. This number expires in 7 days. Please do not reply to this message." Below is a field for "ENTER CODE" and the instruction "Then click 'Proceed' to continue".
- Screen 4:** Shows a large green checkmark in a circle. The text says "You've been prequalified!" and "Proceed Powered by Experian".

CrossCore digital passive authentication

Benefits summary:

- Passive Authentication
- Real consumer, not synthetic id
- Meets KYC matching
- Name, Address, Cell, Email
- SSN finder returns full SSN (keep private)
- 1st party fraud score (10%)
- 3rd party fraud score (90%)
- Synthetic ID fraud score (1/2% of 1/2%)
- Digital confidence score
- Trusted email & cell # tied to consumer
- Geolocation checks with IP Addresses
- OFAC checks
- FraudNet (optional)
- OTP (optional)
- KIQ (optional)

Step 1 – enter info Step 2 – consumer authentication (only if triggered) Step 3 – done!

The image shows three sequential smartphone screens for the Experian authentication process:

- Step 1 – enter info:** The screen displays the Experian logo at the top. Below it, the following information is entered:
 - JOE ANYONE
 - 123 MAIN ST
 - ANYTOWN, CA 92222
 - 714-111-4444
 - JoeAnyone@gmail.com
 At the bottom, there is a blue "Proceed" link and the text "Powered by Experian".
- Step 2 – consumer authentication (only if triggered):** The screen displays the Experian logo. A text message bubble from Experian is shown:

Text Message
Today 10:51 AM
Your Experian® Transaction Number: 882326. This number expires in 7 days. Please do not reply to this message.

 Below the bubble, it says "ENTER CODE" followed by a blank line. At the bottom, there is a blue "Proceed" link and the text "Powered by Experian".
- Step 3 – done!:** The screen displays the Experian logo. A large green checkmark inside a circle is centered on the screen. Below it, it says "Authentication complete". At the bottom, there is a blue "Proceed" link and the text "Powered by Experian".

Commercial Verification & Authentication Suite

Benefits summary:

- Real business consumer, not synthetic id
- Meets KYC matching
- Name, Address, Cell, Email
- Business tax ID
- Business licenses
- State secretary
- 1st party fraud score
- 3rd party fraud score
- Synthetic ID fraud score
- OFAC checks
- OTP (optional)
- KIQ (optional)
- FraudNet (optional)
- Digital confidence score
- Trusted email & cell # tied to consumer
- Geolocation checks with IP Addresses

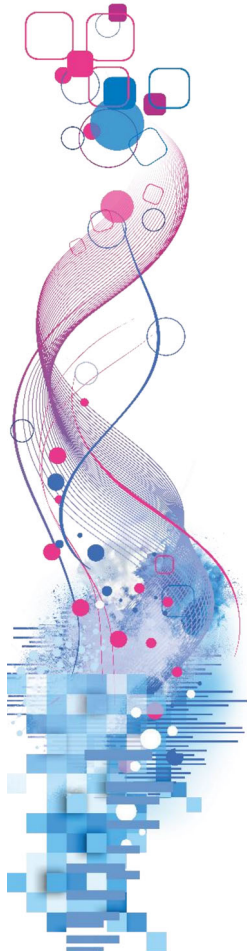
Step 1 – enter info

Step 2 – consumer authentication

Step 3 – done!

The image displays three sequential smartphone screens illustrating the Experian verification process:

- Step 1 – enter info:** The screen shows the Experian logo at the top. Below it, the following information is entered:
 - JOE'S PIZZA CHAIN
 - 123 WEST ROAD
 - 714-555-7777
 - JOE ANYONE
 - 123 MAIN ST
 - ANYTOWN, CA 92222
 - 714-111-4444
 - JoeAnyone@gmail.com
 At the bottom right, there is a blue link labeled "Proceed" and the text "Powered by Experian".
- Step 2 – consumer authentication:** The screen shows the Experian logo. A text message bubble from Experian is displayed, stating: "Your Experian® Transaction Number: 882326. This number expires in 7 days. Please do not reply to this message." Below the bubble, there is a field labeled "ENTER CODE" followed by a line for input. At the bottom right, there is a blue link labeled "Proceed" and the text "Powered by Experian".
- Step 3 – done!:** The screen shows the Experian logo. A large green checkmark inside a circle is centered on the screen. Below it, the text "Authentication complete" is displayed. At the bottom right, there is a blue link labeled "Proceed" and the text "Powered by Experian".



experian™