Integrity delivers age and ID verifications worldwide -
**quickly, accurately and affordably - guaranteed**

**Uses:**
- Age and ID Verification
- Brand Protection
- Anti-fraud Tools
- Screen for Sex Offenders
- Improve Customer Targeting
- Create child-safe spaces

**Products:**
- Integrity: ID-Direct
- Integrity: Batch
- Integrity: OnLocation
- Integrity: Lists
- Integrity: Global-Locate
- Integrity: Document

**Benefits:**
- Affordable
- Easy Setup
- Fast Results
- Key Demographics
- Global Coverage
- Industry-leading Features

# Integrity Quiz - Knowledge Based Authentication

## Question Based Authentication

As part of either a risk-based approach or as a stand-alone service, Integrity offers a question-based method to authenticate your customer. Using information gathered from your customer (given name, surname, address or zip code—at a minimum), Integrity supplies a list of questions that uniquely relate to the individual, without delving into credit or finance related questions that can prove uncomfortable for customers.

Using a wide array of data sources, such as consumer, voter rolls, driver license, telephone, and property records, Integrity can generate a wide variety of questions that are unique and interesting to users, and effective in meeting KYC requirements.

## True Out of Pocket Questions

By offering a wider variety of questions than credit bureaus or credit-centric KBA systems, Integrity is more effective at "stumping the fraudster" than other solutions found in the market. Integrity uniquely draws upon voter data that is not found on any credit report and not integrated into any knowledge based authentication system except for Aristotle Quiz.  Clients have an ability to restrict or expand the number and types of questions and define what is an acceptable positive answer level required for authentication. Finally, Integrity offers a challenge question scenario if a client requests this capability. In addition to asking an initial three questions, Integrity poses a final question that the customer needs to answer correctly for a positive verification in the event of all initial questions are not answered correctly.

## About Integrity

Integrity is a suite of widely accepted age and identity verification services, presented by Aristotle, which works by verifying a personal identity record against a combination of government-issued ID and other personal identity data. More than 50 million consumers have interacted with Integrity when transacting with global Fortune 1000 companies, government agencies and merchants and we insure all transactions against fines incurred by the merchant for underage access.

Learn more at
**integrity.aristotle.com.**

## Time and Velocity Questions

Integrity has integrated controls that help to restrict the time allowed for consumers to answer questions, and therefore combat identity "googling". Clients can specify the amount of time a client has to answer identity questions and fine-tune the restrictions on successful verification. Integrity also offers a velocity check that time restricts or bans subsequent attempts at verification in the event that a client fails the initial questions. This deters the fraudster who attempts to pass the KBA authentication by simply attempting multiple quizzes.

## Know Your Customer and Risk Based Apporach

Integrity is used by Financial Services companies to meet Patriot Act Compliance on both a US and Global basis through the application of multiple data sets to validate identity and meet Know Your Customer, KYC requirements. This multi-thread approach to identity verification is the key to compliance and, more importantly, fraud prevention. Leveraging numerous years and various sources of U.S. data, the Integrity Direct IDV and Integrity Quiz (Knowledge Based Authentication) solutions offer clients and their consumers a risk based approach to prevent fraud and meet Patriot Act compliance. Integrity offers validation rates that exceed 90% for most financial services clients and a measured risk based approach to KYC. Integrity then layers other methodologies such as Integrity GeoLocate, Integrity Document and Integrity Face-to-Face to meet financial compliance in any risk situation. The use of non-credit data, as well as credit header information provide a more complete picture of the customer for KYC. Importantly the multi-data approach extends this "identity reach" to a younger demographic, between 18 and 24 yeas of age, whereas consumers may not have established a significant "credit image", where simply using credit bureaus alone will not offer any significant identification value.

## Risk-Based Approach Through a single API

Integrity enables a risk-based approach to fraud and KYC. As risk elements or cues are found in the assessment of identity verification, Integrity provides a range of increasingly more specific validation processes. Starting with basic identity verification (Integrity IDV), clients can move to Integrity Quiz, Integrity Documents, or Integrity Face-to-Face as risk merits a more exacting solution.

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# Integrity Lists: Financial Watch and Politically Exposed Persons (PEP)

As part of the Integrity IDV, Integrity Quiz, Integrity Documents and Integrity Face-to-Face, client information is checked against SSN dead rolls, OFAC, DFAT, HM Treasury, DEA, LEIE and 10 other global financial watch lists. Integrity also checks for PEP individuals that may need to be tracked and provides a flag response in the event there is a match. Integrity obtains these lists globally and updates them actively to keep them current and accurate.

## Global Reach



Integrity offers KYC identity verification services in over 150 countries with particular success in Europe and Australia. Financial services clients use Integrity to meet international KYC requirements from the U.K. Financial Services Authority and the EU Third Money Laundering Directive. Using a variety of data sources, identification analysis techniques and multiple verification methodologies Integrity offers validation rates in most European markets that are the highest available. Larger Western European countries such as the **U.K., France, Spain, Sweden, and Germany produce verification match rates between 65% and 93%**; Eastern European countries such as **Russia, Georgia, Hungary and the Czech Republic are between 35% and 65%.**

## Latin American Reach

In addition to U.S. and European data resources, Integrity has been offering identity verification to select Latin American countries from Mexico to Argentina for the past five years. Our coverage in this area is very important as these markets offer great opportunities for European and U.S. financial services clients as they expand in these



rapidly growing markets. Noted North American countries with significant coverage are **Canada, Mexico, Argentina, and Brazil, with match rates between 45% and 85%** of the transactions submitted for validation.

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