

ADDRESS-RELATED FRAUD CONTINUES TO MAKE WAVES.

In a recent case, five fraudsters obtained business credit cards using manipulated identities. They had cards sent to **bogus addresses** and temporary mail boxes. Operating from these questionable addresses, they used the credit lines to buy vehicles, jewelry, electronics — and even an **in-ground pool**.



Don't Get Soaked. Stop Address Fraud.

AddressWatchSM from ID Insight detects high-risk addresses and delivery points, so you can thoroughly assess your risk before you complete a transaction.

When it comes to risky addresses, no other solution is as robust.

AddressWatch is the definitive source of information about phone answering services, check-cashing stores, commercial mail receiving agencies, virtual offices,

mail forwarding services, USPS physical street addresses, prisons, hotels, known-fraud addresses and more.

AddressWatch helps you:

- Detect more identity theft.
- Reduce fraud losses.
- Minimize fraud-management costs.
- Protect your customers.

AddressWatch:

- Is more predictive of fraud than any other negative-address database.
- Is a self-contained data solution.
- Easily fits into your existing system.
- Provides a complete replacement of updated data each month.

AddressWatch comprehensively covers the United States, U.S. Territories and Canada.

Powerful but still practical, AddressWatch protects banking, credit, insurance, healthcare and order-fulfillment companies.

Learn how AddressWatch can protect your business. Contact us today!



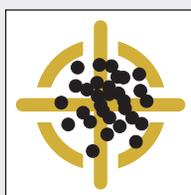
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Case Study: High-Value Consumer Electronics Merchant

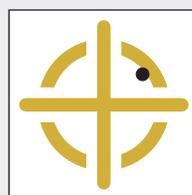
- Three months' worth of accepted orders screened against AddressWatch (900,000).
- The fraud rate within ALL orders was 0.63%, while the fraud rate among AddressWatch matches was 17.6%.
- Assuming an average fraud write-off of \$500, AddressWatch saved \$73,000.
- The merchant can expect \$292,000 in annual savings because of Address Watch.

Detection accuracy

An AddressWatch match was **30 times** more likely to be fraudulent activity than a randomly selected order.



AddressWatch
17.60%



Random
0.63%

AddressWatch FAQs

How do I use AddressWatchSM?

We recommend using AddressWatch to screen potentially risky events involving a physical address. Historical data proves that transactions with a “hit” on AddressWatch carry a significantly higher risk of fraud. These are the transactions you’ll want to investigate.

How do I access the data?

You can receive the AddressWatch data source in whole, and easily append it to your existing negative-address database. Or you can set up AddressWatch as a stand-alone data source.

What kind of results can I expect?

AddressWatch users observe an average match rate of .5%. (Results can vary by application and matching logic.) The fraud rate among AddressWatch matches is typically 15 to 30 times greater than in a random sample. In other words, AddressWatch alerts you to a lot of fraud exposure in a relatively minute sample. You get real predictive power, while avoiding fraud-related losses.



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