

## Executive Summary

Patriot Guard™ is an offering within Certegy's product line that verifies an individual's profile data and thus increases assurance of an unknown individual's identity in on-line or off-line transactions. By utilizing customer submitted data, Patriot Guard validates that the person exists as a unique individual with the given Name, Social Security Number, Date of Birth, and Address. Checking the consistency of the data reduces the potential for fraudulent use of data. By accessing Certegy proprietary databases, Patriot Guard customers have increased assurance that an individual's provided profile data is accurate.

Patriot Guard provides 6 core system data checks per individual.

- √ The zipcode matches the state.
- √ The last name matches the address.
- √ The Social Security Number matches the first and last name.
- √ There was no Date Alert associated with the Social Security Number.
- √ The Social Security Number is not listed as deceased.
- √ Subject meets our age requirement of 18 years old.

The product also allows for additional custom data checks to suit each customer's business needs using information such as SSN, Drivers License, Address/Location, and Telephone #. Additionally, high risk data sets are accessible through customization.

The system utilizes an XML interface via HTTPS for customer request & response transmissions. The back-end transaction engine will support a customer's system request. A standard pass/fail response is provided for each check conducted. In certain cases, return data can also be included with the response that contains the information on file for an individual, such as address or drivers license data. Additionally, a standard Certegy client interface is available, and for an additional cost, a custom interface is available.

## Benefits

- Application and use:
  - ❑ Better understand with whom you do business
  - ❑ On-line transactions where you cannot necessarily see the person in front of you to trust that they are who they claim to be
  - ❑ Off-line transactions as an additional identifier supplementing presentation of a driver's license or passport
  - ❑ Phone support contact centers to verify the user is identified prior to account handling
  - ❑ Useful tool for business compliance with US Patriot Act
  
- Data:
  - ❑ Access to Certegy's unmatched data resources of more than 14 billion public records and proprietary databases to quickly and economically verify critical information
  - ❑ Instantly checks individual's self-entered or self-provided information
  - ❑ Does not use sensitive and restricted credit data as a source
  
- Functionality:
  - ❑ Simple integration into existing business processes and transparent to the user
  - ❑ Quick response time to support web site access requirements
  - ❑ Supports both single data and bulk data file submissions
  - ❑ Customizable package parameters
  - ❑ Leverages built-in fraud detection mechanisms
  
- Cost and Reputation Savings by Minimizing Fraudulent Users:
  - ❑ Reduces the amount of time spent manually researching mismatches between data entered and public record information
  - ❑ Avoid costly litigation and protect company assets
  - ❑ Preserve professional reputation
  - ❑ Improve overall bottom-line performance

## System Overview

The Patriot Guard system is accessed three ways: on demand, via batch upload, or Certegy's API to request and receive identity verification requests. The API is implemented as XML data sent via an HTTP Post from a client system to a servlet at Certegy, Inc. Patriot Guard requires the individual to provide several key pieces of information as part of an authentication request. The system will use the information provided to query multiple backend data systems to generate a response.

The key pieces of information needed from the individual are:

- Name (First, Last)
- Social Security Number
- Date of Birth
- Home Address (Street Number, Street, City, State, Zip)

The Patriot Guard engine can be configured differently for each customer and each customer can potentially have multiple configurations that will be identified with each alias provided for use. The following items can be configured:

- Data sets checked
- Data returned in addition to pass / fail response
- Number of attempts an individual may submit information to the system per customer before they are 'locked out'

## Architecture

Patriot Guard is a part of Certegy's modular Trust Engine (TE). Patriot Guard and TE are J2EE Java applications that run on top of a J2EE server. Great care was taken to ensure this architecture allows for the greatest amount of flexibility. The architecture is designed so multiple server instances across multiple computers can be instantiated and load-balanced. The ability to run multiple Patriot Guard and TE instances allows the architecture to handle large volumes and provide fail-over for 24x7 availability.

The Patriot Guard component is further architected to allow new data sources to be integrated into the core application along with new data validations to support the new data sources. Data sources may be co-located or remote or any combination of the two.