



**REGULATORY COMPLIANCE**  
KYC COMPLIANCE AND  
IDENTITY VERIFICATION



Dynamic Solutions. Superior Results.

# CSI IDENTITY VERIFICATION

## A SIMPLE, COST-EFFECTIVE SOLUTION TO VALIDATE CUSTOMER IDENTITY

Before conducting any business transaction, your organization must verify the identity of your customers and ensure they are who they say they are. Luckily, while it has become easier for people to provide false identities, today's advanced technology makes them easier to identify before potential illegal transactions occur. In order to comply with Know Your Customer (KYC) requirements and the USA Patriot Act, you need an integrated solution to authenticate and verify consumer information quickly and easily.

CSI simplifies the process of identity verification and enables your business to validate personally identifiable information against public databases and national consumer reporting agency files as part of your anti-money laundering (AML) program.

### Our identity verification service offers:

- Scalable screening capabilities
- A simple, cost-effective mechanism for identity verification during customer acquisitions
- Comprehensive identity verification reporting
- Real-time processing for quicker decision making



Meet requirements under the USA Patriot Act, BSA and FinCEN for Red Flags Rules and CIP requirements with **CSI's WatchDOG®** Customer Identification Program. Depending on your line of business, we'll help you identify the program level that meets the compliance needs for your organization.

### THREE LEVELS OF IDENTITY VERIFICATION

Either accessed through the Web or integrated into your internal systems via API programming, our customer due diligence solution offers three service levels to fit your needs:

#### Level 1

- Validate city, state, zip code, driver's license and SSN formats
- Instantly check names against the latest Office of Foreign Assets Control (OFAC) list and verify that the SSN is not listed on the Social Security Administration's Death Master File

#### Level 2

- Verify all key customer information against public databases as well as national consumer reporting agency files, and receive a score that indicates the validity of the data
- Receive fraud score statistical summary of more than 70 types of result codes that can be easily used to verify the customer's identity
- Validate information with access to third-party credit bureau information

#### Level 3

- Gain an advanced layer of identity verification with an "out-of-wallet" security feature that poses questions only the customer can answer

### RED FLAGS CHECKLIST

CSI also offers both an optional Red Flags Checklist to facilitate your company's identity theft prevention program and an optional Fraud History verification that runs another level of certification, allowing for the identification of unique fraud patterns.

✓ Quickly Identify and Acquire New Customers



✓ Meet Compliance Requirements



# Global Identity Verification for Many Industries:

Financial Institutions

Money Services Businesses

Health Insurance

Property, Casualty and Life Insurance

Logistics Management

## **OTHER INDUSTRIES, INCLUDING:**

- Casino and Gaming
- Real Estate
- Travel and Tourism
- Importers and Exporters
- Jewelry and Precious Gems Retailers