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| Veratad Technologies, LLC |
| Real-time Verification Starts Here |
| Veratad Technologies, LLC is a world class provider of real-time online Identity Verification, Age Verification and Knowledge Based Authentication Solutions. |

**Age and Identity Verification Objectives**

**Workbook**

*Prepared for:*

On October 23, 2012

***Introduction***

When integrating Veratad’s web service, it is vital that your organization’s “verification business objectives” and desired “verification outcomes” are effectively documented and clearly communicated with your technical team. This documentation and communication will assure a successful implementation for all stakeholders.

This document has been designed as a tool to assist you in identifying the decisions you must make in regard to your “verification business rules”, and also to provide a vehicle by which you can communicate your integration strategy with members of your technical team. This document can be completed in an easy 4 step process with your Veratad Account Executive prior to proceeding with your Veratad Implementation Meetings.

***Step 1:*** *Data Inputs and Age Requirements*

**Select the Veratad platform(s) you will be using:**



**Select the Veratad product(s) you will be using:**



**Select the data inputs you want to collect:**

**Option 1:**

Choose an item.

**Option 2**

Choose an item.

**Define when each option will be prompted:**



**If you are collecting SSN please indicate which type:**



**Would you like to verify phone number?**

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**Define your Reference Number e.g. Client ID, Sale Number etc.**



**Select your minimum age requirement** **Choose an item.** If Other Describe 

**Comments:**

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***Step 2:*** *Business Rules – The Basics*

***Part A: Who gets verified and when?***

**Select who you want to verify:**





**Select how often you want to verify:**



 

**If Periodically: How often?**



**Comments:**



***Part B: Velocity Settings***

Many of our end-users deploy velocity settings in their verification process. For example, if an end-user provides an inaccurate SSN, they are automatically asked 4 challenge questions or perhaps another action is prompted. This same approach may be prompted by high value ticket items or prior experience with fraud. These are only a few examples; the variations are many and will be unique to your business. In the box below please describe any velocity settings you would like to explore with Veratad and your developer.



***Part C: Best Practice***

The questions below are designed to introduce “verification best practices” that we believe will enhance your verification process. Please answer the following questions and provide detail where appropriate.

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| **Details** | | |
| **Do you want to have a page for your end-user to review their input information before submission verification?** |  |  |
| **Do you want to create required or form field rules?** |  |  |
| **Do you want to use an “Age Delta” tolerance?** |  |  |
| **Do you want to allow end-users to modify their account settings on your site without a re-verification transaction?** |  |  |
| **Do you want to verify both “bill to” and “ship to” addresses?** |  |  |
| **Do you want to display all 4 challenge questions?** |  |  |

**What transaction information would you like Veratad to retain for reporting?**



**What transaction information will you retain for reporting?**





**In order to be considered a PASS a record must ALWAYS have a match of Name to which of the following:**

    

**Select the number of “additional attempts” you will allow your end-user:** **Choose an item**.

**Select your action if a record cannot be located: Choose an item.**

**Select your action if there is a “newest address” discrepancy:**  **Choose an item.**

**Select your action if a record is returned as “ambiguous”:**  **Choose an item.**

***Step 3:*** *Business Rules – The Scenarios*

***Instructions:*** Complete the scenarios you will be utilizing. Using the “pull down boxes”, please indicate for each scenario below whether you want end-users to: “Pass”, “Fail”, be “Reviewed”, or be given a “Second Attempt”. If you are utilizing IDMatch+Plussm, please indicate how many correct answers are required to pass for each scenario in “Challenge Q&A”. If you are not using IDMatch+Plussm, please select “Does Not Apply”.

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| ***Scenario: Name, Address, DOB, and SSN*** | **Are you using this scenario?** |  | **When will you use this scenario?** | **First Attempt** |

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| **Details** | **Above Age Requirement** | **Below Age Requirement** | **Found on OFAC** | **Found on Deceased** | **Challenge Q&A** |
| Name, Address, DOB, and SSN Match  *(Age Code 1 or 2, Age Delta = 0, SSN Code 1)* | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** |
| Name, Address, and DOB Match  *(Age Code 1 or 2, Age Delta = 0, SSN Code 2 or 3)* | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** |
| Name, Address, and SSN Match  *(Age Code 1, 2. or 3, Age Delta ≠ 0, SSN Code 1)* | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** |
| Name and Address Match  *(Age Code 1, 2, 3, Age Delta ≠ 0, SSN Code 2 or 3)* | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** |
| Name, DOB and SSN Match  *(Age Code 4, Age Delta = 0, SSN Code 1)* | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** |
| Name and SSN Match  *(Age Code 4, Age Delta ≠ 0, SSN Code 1)* | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** |

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| ***Scenario: Name, Address, and DOB*** | **Are you using this scenario?** |  | **When will you use this scenario?** | **Choose an item.** |

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| **Details** | **Above Age Requirement** | **Below Age Requirement** | **Found on OFAC** | **Found on Deceased** | **Challenge Q&A** |
| Name, Address, and DOB Match  *(Age Code 1 or 2, Age Delta = 0)* | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** |
| Name, and Address  *(Age Code 1,2 or 3, Age Delta ≠ 0)* | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** |

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| ***Scenario: Name, Address, and SSN*** | **Are you using this scenario?** |  | **When will you use this scenario?** | **Choose an item.** |

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| --- | --- | --- | --- | --- | --- |
| **Details** | **Above Age Requirement** | **Below Age Requirement** | **Found on OFAC** | **Found on Deceased** | **Challenge Q&A** |
| Name, Address, and SSN Match  *(Age Code 1, 2 or 3, Age Delta ≠ 0)* | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** |
| Name, and Address Match  *(Age Code 1,2 or 3, Age Delta ≠ 0, SSN Code 2 or 3)* | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** |
| Name, and SSN Match  *(Age Code 1,2 or 3, Age Delta ≠ 0, SSN Code 1)* | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** | **Choose an item.** |

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| ***Scenario: Name, and Address*** | **Are you using this scenario?** |  | **When will you use this scenario?** | **Choose an item.** |

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| **Details** | **Above Age Requirement** | **Below Age Requirement** | **Found on OFAC** | **Found on Deceased** | **Challenge Q&A** |
| Name, and Address Match  *(Age Code 1, 2, or 3)* |  |  |  |  | **Choose an item.** |

***Step 4:*** *What do you do when a record cannot be located?*

**Records may not be located in the verification process because your end-user has provided:**

* False information,
* An inaccurate spelling of their name,
* An inaccurate address and/or SSN,
* An address they just recently moved to,
* A recently changed name e.g. recently married, or recently divorced,
* Or they have no records in the databases.

The most common reason for record returned as “Person Not found” is the end-user has provided inaccurate personal data. In an effort to assist you in achieving your highest “record location rate”, Veratad suggests that you develop text that will be presented to your end-users online during the verification process aimed at assuring they have made their best effort in providing quality personal data.

Below you can find two examples of text that you can provide to your end-use for their first and second attempts.

**PLEASE BE SURE TO COMPLETE THIS SECTION BEFORE SHARING THIS DOCUMENT WITH YOUR TECHNICAL TEAM!**

If you would like to use your own **FIRST ATTEMPT** text please enter it here:



If you would like to use your own **SECOND ATTEMPT** text please enter it here:



Any other text you would like on your site.



***Client Notes or Special Instructions***



**Liability Limitation**

**Veratad provides this Age and Identity Verification Objectives Workbook to assist you with the integration of Veratad’s online identity verification solutions as outlined in your Service Agreement. Proper implementation of Veratad’s verification solutions is the responsibility of Company, and accordingly Company expressly agrees that Veratad assumes no liability for losses of any kind resulting from Company’s implementation of the Veratad solution.**