

Integrate fraud detection, validation, verification and authentication in a single process with **Precise ID**



## Experian Precise ID

Fraud and identity theft are serious financial threats to your business. Combat these threats with Experian's Precise ID™. Precise ID is designed to help you create an outstanding customer experience with minimal fraud losses across every interaction.



## Precise ID Value

Precise ID Integrates fraud detection, validation, verification and authentication into a single process. Using an aggregated score based on the Fair Credit Reporting Act (FCRA) to predict identity and first party fraud risk, this tool allows quick responses in a variety of lending situations.



*Transparent process ensures a positive experience*



*Best defense is a proactive approach*



*Superior data breadth and quality*



*Offers insight into the validity of the borrower/co-borrower's identity*



*Ideal for Red Flags rule*

## How it works

Precise ID generates a borrower identity summary that can be offered independently, or included directly in the credit report, making the credit report an all-in-one risk evaluation tool for lenders and brokers. Precise ID also offers an Experian-based at-a-glance identity validation score: the higher the score, the lower the risk that this borrower isn't who they say they are.

Precise ID includes five key sections in evaluating identity risk: an Applicant Information section, a Fraud Guard section that includes the risk score, an ID Validation section for SSN background information, an OFAC Compliance section, and an Information Sources section discussing the purpose and liability information.

2605 Camino Del Rio South  
San Diego, CA 92108  
[www.settlementone.com](http://www.settlementone.com)

## SettlementOne Credit Corporation

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REQUESTED BY:  
**SettlementOne Credit Corporation**  
2605 CAMINO DEL RIO SOUTH SUITE 400 SAN DIEGO, CA 92108

Reference #: KRADO-1320618      Prepared By:      Client Loan #:  
Client #: 9999LIVE      Request Date: 1/4/2017      Price: \$ 1.00 Tax: \$0.00 Total: \$ 1.00

### Applicant Information

Applicant: CHAVEZ, GABRIEL      DOB:  
Street Address: 234 MAIN ST      SSN#: 550-63-9593  
City, State, Zip: COLFAX, WI 54730      Phone:

### Fraud Guard

**OVERALL SCORE**  
**479**

- LOW LEVEL OF AUTHENTICATION INDICATIVE OF FIRST PARTY FRAUD
- LOW LEVEL AUTHENTICATION INDICATIVE OF ID FRAUD
- NO ADVERSE FACTORS OBSERVED

 The score ranges from 1 to 999. The higher the score the lower the risk.

### Major Indicators

Phone		Address		SSN		OFAC
Match	High Risk	Match	High Risk	Match	Deceased	

### Consumer Verification

How likely it is that the information submitted matches a real person.  **762**

#### Telephone Number Search Results


Phone missing (search information not received)

Name(s) Associated	Record Type	Phone	Address
Address Search Results			

Address unverifiable - not in database

Name(s) Associated	Record Type	Phone	Address
CHAVEZ GABRIEL, GABRIEL	Standardized		234 MAIN ST, COLFAX, WI 54730-9104

### Consumer Validation

How likely is it that the person who submitted this information is the actual subject of the information  **645**

#### SSN Issue Information

Issue State	Issue Date Range	SSA Report Deceased
CA	1979-1981	No

Name Associated	Phone	DOB	Address
QUERARTE, EDUARDO G		08/28/1962	1920 PREVIEW PL, EL PASO, TX 79936-3932
DOMINGUEZ, RAUL		07/30/1974	3480 MARQUETTE DR, LAS VEGAS, NV 89115-0467

#### OFAC Search Results

MATCH TO NAME AND SSN

GOMEZ CHAVEZ, Gabriel (a.k.a. GONZALEZ QUIRARTE, Lalo; a.k.a. GONZALEZ QUIRARTE, Jose; a.k.a. GONZALEZ LOPEZ, Gregorio; a.k.a. ORELLANA ERAZO, Hector Manuel; a.k.a. GONZALEZ QUIRARTE, Eduardo); DOB 28 Aug 1962; alt. DOB 20 Aug 1962; POB Jalisco Mexico; SSN 550-63-9593 (United States); Passport 97380018185 (Mexico); alt. Passport 96140045817 (Mexico) (Individual) [SDNTK]

### First Payment Default

How likely it is that the first payment will be made on this account.  **169**

### Information sources

This report is furnished in response to a consumer or business application. The information contained herein meets all guidelines set forth by the Fair Credit Reporting Act; it is to be held in strict confidence and may be revealed only to those whose official duties require the information in relation to which this report was ordered, except that which is required by law. The information has been obtained from sources deemed reliable, the accuracy of which ShaperLending does not guarantee.

### End of Report



Positive information was returned



No positive information was returned



No information was returned