



## Clear Digital Identity™

Save time and money by quickly sorting through applicants and identifying risky consumers right from the start.

Clear Digital Identity™ cross-references application information, phone and email details, and exclusive Clarity data to authenticate consumer identities and detect application fraud.

As various types of fraud increase in the lending industry, verifying consumer identity has never been more important or more difficult.

Clear Digital Identity is a unique solution to help lenders verify identity and detect fraud using authoritative data from the consumer's phone and email service providers, and proprietary data from Clarity's database.

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Comparing a consumer's personal information against phone, email and Clarity data helps to validate the legitimacy of an applicant's information and gives lenders a much greater assurance that applicants are who they claim to be. A failure to authenticate some of the data points can indicate fraud.

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### Features

- Confirmation that the application information matches consumer data on file with phone and email providers.
- Predictive, high-risk phone indicators.
- High-risk email attributes to help detect fraud, including an email fraud score.
- Access to Clarity's exclusive subprime data for cross-checks and validation.

### Benefits

- May be incorporated as part of your "Know Your Customer" compliance programs.
- Especially effective for detecting application fraud.
- Saves time and money by identifying consumers who need additional review early in the evaluation process.

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Contact us for more information  
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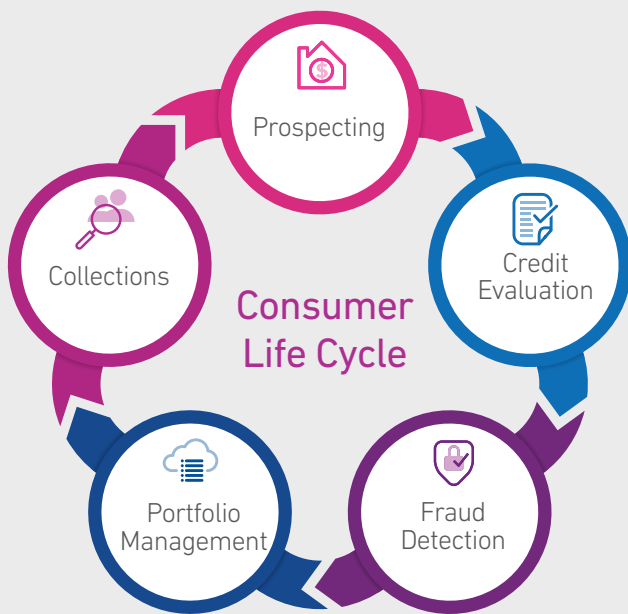
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# Consumer Credit Life Cycle

## Solutions for the Entire Consumer Life Cycle



From prospecting to collections, and every stage in between, Clarity's solutions help lenders successfully navigate each stage of the consumer credit life cycle.



You don't have to choose between managing risk or growing your business – do it all with the industry's most relevant and predictive data.

With the combined power of Clarity and Experian at your fingertips, the sky is the limit.



### Prospecting

- Clarity Prescreen
- Direct Mail Solutions
- Clear Prequalification™



### Credit Evaluation

- Clear Credit Risk™
- Clear Advanced Attributes™
- Clear Recent History™
- Clear Bank Behavior™
- Clear Income Attributes™
- Clear Bureau Lite™



### Fraud Detection

- Clear Fraud Insight™
- Clear Fraud Attributes™
- Clear Digital Identity™



### Portfolio Management

- Clear Portfolio Alerts™
- Clear Account Review™



### Collections

- Clear Profile™
- e-Resolve™

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