



**FCS OnLine**

**Identity Verification**  
**Business Verification**  
**AML Compliance**  
**Fraud Detection**



# FCS OnLine



## The Advantage of FCS OnLine

FCS OnLine is a global leader in identity verification and skip tracing services.

An Australian owned company, we are the only organisation licensed to access more than ten commercial grade databases to verify customer and business information.

FCS OnLine offers high-tech solutions that cross-reference and match against more than 200 million official records.

Clients are from all industry sectors including banking and finance, insurance and superannuation, telecommunications, retail, gaming, government and debt recovery.

All information is governed by the Privacy Act 1998, and FCS OnLine fully complies with the legal requirements of its database licenses.



## Identity Verification

Identity fraud is a billion dollar industry in Australia and the problem is growing annually.

FCS OnLine offers the most comprehensive tools to minimise the risk associated with verifying the identity of businesses and individuals. We assist with the validation of new customers, and aid obliged organisations to comply with Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) legislation.

Our services contribute to the bottom line of business allowing speedy identification of new customers so they are on board faster.

FCS OnLine solutions are performed in real-time using the most comprehensive Australian identity databases, sophisticated matching and scoring techniques to allow you to make informed decisions.

Real-time identity verification can highlight inconsistent and unusual elements of an identity within seconds and will help clients:

- Accelerate application processing
- Reduce fraud and false positive matches
- Decrease associated operational costs
- Maintain customer databases
- Comply with AML/CTF legislation

Our services are delivered in a flexible and secure environment to integrate with any existing systems or processes. Delivery options are:

- Web-based access
- Batch processing
- XML-based Application Programming Interface

## AML/CTF compliance is now a legal requirement

In Australia, AML/CTF legislation was introduced in December 2007. As a result, all organisations providing 'designated services' including banks, credit unions, insurance companies, superannuation funds and more are required by law to identify their customers.

Under the law, these organisations are required for individuals to, at a minimum:

- Collect the name, date of birth and address of the customer
- Verify the individual's details using independent and reliable data sources

FCS OnLine can provide solutions for:

- First point of customer contact
- Exception handling
- Watch list monitoring
- Ongoing due diligence
- Re-identification when certain transaction thresholds are reached

## Identi-Check®

Identi-Check® offers a high-tech solution to protect against credit risk, fraud and money laundering, by quickly verifying people's information via:

- Comprehensive cross-referenced databases
- Sophisticated and tailored scoring models
- An assessment report analysing predictive patterns related to identity theft, fraud and risk

Identi-Check® is an Australian product with a growing global profile in the consumer lending, banking, telecommunications, insurance and superannuation industries and with any organisations accepting applications or enrolments.

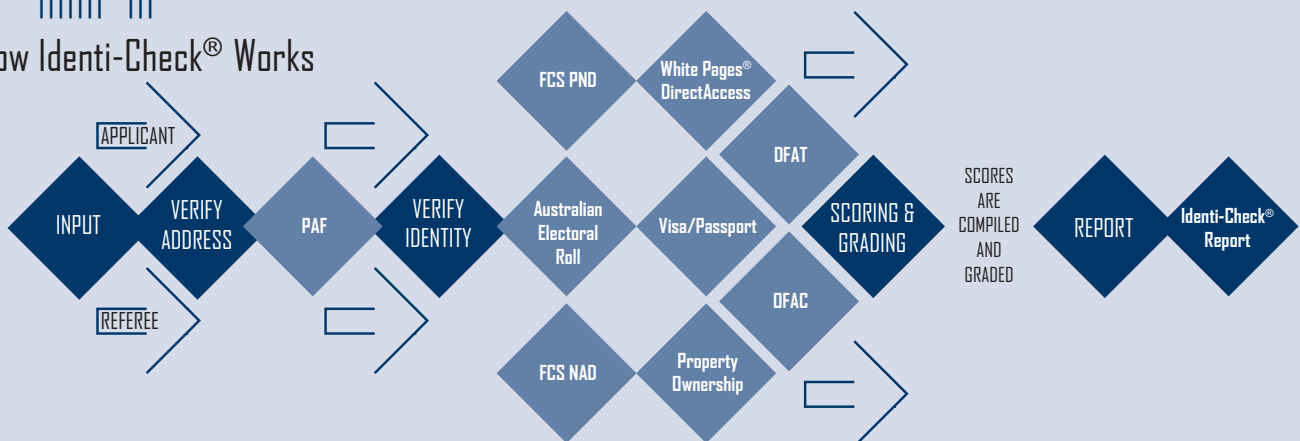
Our comprehensive products allow clients to search the following databases for identity verification:

- Australian Electoral Roll (for AML/CTF purposes only)
- FCS Name and Address File (NAD)
- White Pages® DirectAccess
- FCS Public Number Telephone Directory (FCS PND)
- FCS Historical Name and Address File – 150+ million records dating 10+ years
- Visa/Passport Verification
- Property Ownership
- DFAT / OFAC

When Identi-Check® is coupled with FCS Online Search® for AML, you have a comprehensive set of tools to assist you in your AML/CTF obligations, including when manual exception processing is required.

Identi-Check® can be seamlessly integrated into any existing business applications or incorporated into both manual and automated business processes of any organisation via a web browser UI, XML web service API or batch process.

## How Identi-Check® Works



White Pages® DirectAccess (under license from Sensis Pty Ltd)® - registered trademark of Telstra Corporation Limited

## FCS OnLine Search® for AML

Invariably, circumstances will arise where automatic identity verification is not possible. In these situations, FCS OnLine Search® for AML provides a tool to manually search for the identity enabling human intuition to be used to find and verify the identity.

FCS OnLine Search® for AML is an electronic search enabling you to perform a number of different search types up front:

- Telephone Number search
- AEC Name and Address search
- Historical Name and Address search

Additional sources available through FCS OnLine Search® for AML include:

- Property data
- Socio-demographic profile
- Australian Business Registry (ABR)



## Identi-Check® for Business

FCS OnLine's electronic business verification service enables Australian business customer details to be verified online within seconds. This is achieved in a transparent manner with minimal impact on the customer acquisition processes, and can be used for business verification or for AML/CTF compliance.

Identi-Check® for Business cross-references more than six million business records using data from the Australian Business Register, FCS OnLine Public Number Directory and White Pages® DirectAccess to answer the following questions:

- Can the business information supplied be verified against independent business data sources?
- Does the company exist?

- Is the address and phone information correct?
- How long has the business been trading?
- Is the ABN/ACN valid?
- Does the information provided match another business?
- Does the phone number provided match the name? (Reverse search using WhitePages® DirectAccess)

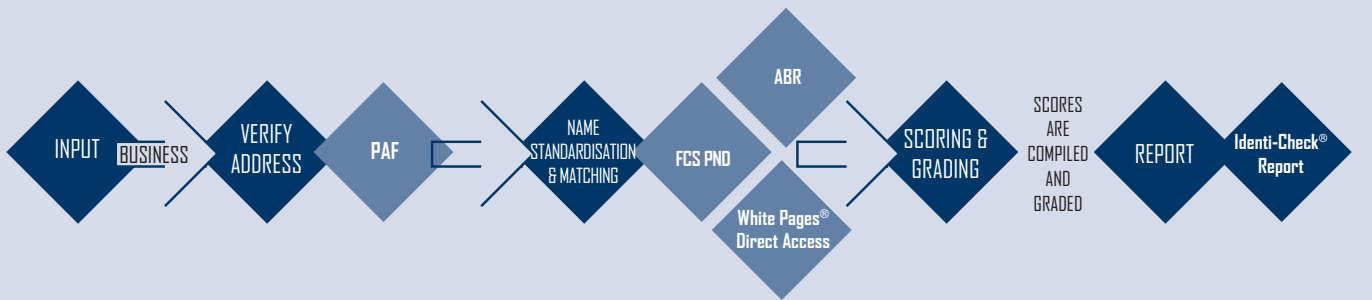
Using proprietary standardisation and matching techniques, the service initially establishes the relationship between the current and historical variations of trading names and legal names, then the information collected is scored and graded to determine the validity of the business identity details.

Identi-Check® for Business uses a highly configurable and sophisticated scorecard model giving organisations the flexibility to customise scores, weightings and gradings to align the verification results with their risk management program. Multiple scorecards can be deployed for one organisation allowing multiple products and risk categories, or for multiple risk categories within a product.

This can be seamlessly integrated into any existing business applications or incorporated into both manual and automated business processes of any organisation via a web browser UI, XML web service API or batch processing.



## How Identi-Check® for Business Works



White Pages® DirectAccess (under license from Sensis Pty Ltd)® - registered trademark of Telstra Corporation Limited



## RecoNexus®

RecoNexus® is a complete customer data quality and contact recovery solution that is ideal for customer relationship management as well as AML/CTF compliance. This solution consolidates match details from more than 10 million telephone listings and 150+ million current and historical records to correct errors, verify, update or fill in gaps in your database.

RecoNexus® can also enrich your data with additional information such as socio-demographic address profiles; appending telephone numbers and a Delivery Point Identifier (DPID) or details from the Australia Post National Change of Address file.

On an ongoing basis, RecoNexus® can actively monitor customer contact details and alert you to any changes. When used for AML/CTF compliance, RecoNexus® legally accesses the live Australian Electoral Roll with more than 17.5 million records.



## GENERAL ENQUIRIES

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## PRIVACY / COMPLAINTS HANDLING

For information about privacy  
or to lodge a complaint  
please contact the Privacy Manager  
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f +61 2 8912 1001  
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## SALES

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## STANDARD SUPPORT HOURS

Monday to Friday  
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t +61 2 8912 1000  
support@fcsonline.com.au

For information about after hours  
or emergency support please contact  
our support desk during business hours.

24/7 support can be made available.



## SYSTEM AVAILABILITY

FCS OnLine services are available  
for use 24/7.