

## Risk Assessment Services | FactualID

Kroll Factual Data's **FactualID** service uses a cutting-edge, proprietary risk assessment engine to comprehensively identify borrower misrepresentation - and protect lenders against even the most difficult-to-detect fraud schemes.

At Kroll Factual Data, we specialize in helping financial institutions minimize the losses due to fraud by providing a complete suite of risk assessment services.

Using a set of tolerances for identifying potential misrepresentation that are based on the best industry practices and unparalleled experience in the development of risk assessment solutions, **FactualID**'s borrower misrepresentation capabilities are unmatched.

### How FactualID Works

Seconds after you provide us with three basic pieces of information - the borrower's name, Social Security number and the property address, we reply with a report that comprehensively assesses the risk of identity and occupancy misrepresentation and also searches the OFAC, Palestinian Legislative Council, and other exclusionary lists. For easy assessment, results are translated into an easy-to-understand numerical risk score.

### The Kroll Factual Data Advantage

Kroll Factual Data's dedicated risk mitigation development team, which is comprised of experienced product designers, architects, analytical experts, process specialists, and sales managers, has unparalleled experience with developing innovative risk assessment services that help mortgage lenders reduce fraud.

## Why FactualID?

### Instant Results

You request and receive data through Kroll Factual Data's online platform. Our secure click-for-data interface provides a comprehensive analysis of your applicant risk in real-time.

### Comprehensive Analysis

**FactualID** provides a comprehensive score and categorical risk factors based on a unique and independent evaluation of the applicant(s) that identifies inconsistencies and reduces the potential risk.

### Compliant Solution

**FactualID** assures compliance with the regulatory requirements of the PATRIOT Act. The extensive search algorithms are designed to eliminate non-quantifiable name similarities.

### Tracking, Trending and Reporting Management Solution

**FactualID** offers a streamlined approach to identifying high risk applicants within your loan originations, allowing you to effectively manage your risk exposure.

### Customizable Risk Assessment Engine

Our proprietary, customizable risk assessment engine allows you to not only weigh the severity of every fraud alert according to your business processes, but also customize the alerts and action steps given to your processing staff so that it matches your investors' requirements.

### Detailed Reports

**FactualID** includes a comprehensive set of results including an overall score, alerts by category with actions and evidence data for further review and analysis.

### Contact Us:

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