ChoicePoint www.choicepoint.com

Abstract: With the increase in Internet transactions, it is more important than ever to ensure the person you are dealing with is who they say they are and is age appropriate for the content presented. With ChoicePoint Authentication solutions, we provide simple yet powerful tools to do just that. ChoicePoint's Age Verification solution and ProCheck solutions help you verify an individual to ensure the person is age appropriate for the content available.

Functional Goals:

☐ Limit/prevent minors from accessing inappropriate content on the Internet

☐ Limit/prevent minors from creating inappropriate content on the Internet

☐ Prevent minors from accessing particular sites without parental consent

Problem
With the increase in Internet transactions, it is more important than ever to ensure the person you are dealing with is who they say they are and is age appropriate for the content presented. With ChoicePoint Authentication solutions, we provide simple yet powerful tools to do just that.

Solution: ChoicePoint Age Verification
ChoicePoint Age Verification solutions can be used by 1) manufacturers of age-restricted products such as alcohol, firearms, and tobacco 2) fulfillment firms that ship or deliver age-restricted products 3) internet businesses, such as online dieting and 4) marketing firms managing membership clubs for internet businesses or age-restricted products.

ChoicePoint has processes 16 million requests for age verification since 2003. We have the largest database of consumer information for age verification applications. ChoicePoint manages all data sets and database services internally for greater security and confidence. Our age verification solutions are platform-agnostic, as it can work with virtually any system, as either a standard implementation or custom solution. We have proven technology that performs 24/7, with a proven name match logic that is used in more than 100 million transactions. We have flexible product options, with the availability of XML for real time and batch for customer convenience. Finally, ChoicePoint relies on an experienced implementation and training team to provide high satisfaction to our customers.

Specifically for the wine industry, ChoicePoint's Age Verification solution is an efficient, cost-effective, proven method for verifying a purchaser's age prior to shipping age-restricted products such as wine.

Wineries, wine shippers, wine clubs, and wine marketers should use age verification to help ensure marketing materials for wine are sent only to adults and to comply with existing laws governing shipping.
Front-end age verification is an important step that will protect minors.

ChoicePoint's proprietary match logic (algorithm) uses multiple data elements to confirm the consumer's identity and to determine age. This proprietary algorithm reduces false positives and increases match percentage. The consumer places an order or requests information by order form on a web page. The customer name, address, and basic information are sent to ChoicePoint either real time by XML system-to-system interface or by batch (daily, hourly, customer option). ChoicePoint compares consumer information to more than 19 billion records of data with information on US residents from 500 sources, including government-issued IDS. The proprietary match logic allows for fuzzy matching on misspelled names or addresses, nicknames, partial names, etc. The variety of approval and rejection codes can be selected by the organization. Highly secure systems protect the consumer information.

ChoicePoint provides approval/rejection codes regarding whether birth year and/or birth date can be confirmed. This transaction is invisible to the consumer. The results can be automated into client's computer systems and shipping systems.

Users can bundle a few or hundreds of transactions into one batch and send it to ChoicePoint to be age-verified. This process requires little or no development, since incoming batches may be as simple as Excel spreadsheets.

Users needing real-time age verification can select XML, which works on any technology platform. The XML approach requires moderate development effort on the end user's part. XML is a system-to-system communication protocol that uses "tags" to identify data elements such as "First Name" and "Last Name." These easy-to-read tags allow for easy import and export into the end user's system. ChoicePoint provides guides to explain these tags. The XML service uses a simple Internet connection, but is protected by a strict encryption protocol called Secure Sockets Layer (SSL). ChoicePoint offers live and online customer and technical support.

Solution: ProCheck from ChoicePoint Authentication Solutions

ProCheck from ChoicePoint Authentication Solutions, is a simple yet powerful tool that instantly verifies basic identity data and helps users spot fraudulent identities.

ProCheck integrates easily into virtually any point-of-service or online system through a simple XML data interface. ProCheck can also work as a stand-alone verification tool with its existing web application. Because of its configurable architecture, the user interface can be customized to minimize user training and support.

ProCheck performs multiple core system data checks against ChoicePoint's robust public records and proprietary databases to ensure that a subject's name, address, and Social Security number match are valid. The system also verifies the range of the issue date for the Social Security number. In addition, ProCheck offers age verification checks as options.

ProCheck instantly checks an individual's self-entered or self-provided information. It verifies information against several derogatory databases, including high-risk addresses. ProCheck can integrate quickly into existing business processes, third-party, other web sites software or hardware. This solution remains transparent to the user and offers customizable package parameters. ProCheck provides quick response time to support web site access requirements , and it also supports both real time and bulk data file submissions. It leverages built-in fraud detection mechanisms and works seamlessly with other ChoicePoint Authentication Solutions.

ProCheck allows you to verify identities by choosing from a detailed menu of checks. These checks include subject's social security number (SSN) matches the first and last name, the address and the last name match, SSN is not issued to a deceased individual, SSN was not issued before the applicant's birth date, SSN is unique, verifies that user is above a pre-defined age threshold, and validates zip code is within the listed state.

The benefits of using ProCheck include the access to vast data resources, including more than 19 billion public and proprietary records. The solution is easy to use and integrate, with a simple, standard XML interface. Results are provided in real time, and the solution provides a constant, secure channel to transfer information. ProCheck allows subscribers to correct data entry errors and resolve discrepancies before submitting information. The configurability of the solution minimizes user training and support.

Company Overview

Since 1997 ChoicePoint has been a leading provider of decision-making technology and information that helps reduce fraud and mitigate risk.

ChoicePoint is the leading provider of identification and credential verification services for making smarter decision in today's fast-paced world, serving the information needs of business, government, non-profit organizations and individuals. ChoicePoint is committed to protecting personal privacy and promoting the responsible use of information to help create a safer world.

ChoicePoint has grown from the nation's premier source of data to the insurance industry into the premier provider of decision-making insight to businesses and government. Through the identification, retrieval, storage, analysis and delivery of data, ChoicePoint serves the informational needs of businesses of all sizes, as well as federal, state and local government agencies.

ChoicePoint keeps abreast of the issues and trends in anticipation of what we believe to be a future opportunity of risk assessment information delivery. The Company strives to build and sustain long-term relationships through always understanding its customers' needs, while responding effectively with products and services that reflect changing industry concerns and dynamics. In addition, ChoicePoint strongly promotes the responsible use of information as a fundamental plank of its business model, including strict standards regarding the use and dissemination of personal information.

Headquartered outside of Atlanta, ChoicePoint employs approximately 5,000 people in nearly 50 locations. ChoicePoint shares are traded on the New York Stock Exchange under the symbol CPS.

ChoicePoint has unmatched data resources with more than 19 billion public records online. ChoicePoint has the ability to recognize changes

across a wide variety of data sources to ensure maximum coverage. We are able to access and monitor credit header data, bureau marketing and list data, proprietary insurance data, nationwide telephone directory (historical and real-time) and government data.

More Information

For more information about ChoicePoint, visit the Company's web site at www.choicepoint.com.

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Certification

I certify that I have read and agree to the terms of the Internet Safety Technical Task Force Intellectual Property Policy.