Authentication Services Level One Score

The Level One Score is returned with each Level One search request. Available through both batch and interactive requests, the score is a three-digit number that ranges from **1 to 999.** This score, *validated against customer data in the retail, banking and telecommunications industries,* uses the Level One return codes to predict the likelihood of fraud. The score has been calculated based on an algorithm that begins with a base score and adds or subtracts points for specific match/non-match conditions. The weighted values allow the score to use a number of variables that together produce a confidence level in the verification of the record.

Use of the Level One Score

The score can best be used as a tool for quick decisioning in your verification process. Based on your own business rules, you can use various score ranges to pass the application through your process or refer the application for closer inspection. The best practice would be to use this score in conjunction with other business rules based on the match codes that Level One returns [example - if the score is in the pass range, but has any of these few Level One codes (your choice of codes), they still will be a referred].

How to determine what score ranges to use

By reviewing the Performance chart, you will be able to determine how the model is expected to perform in a general population (pooled data from clients across several industries). With the Level One score, "bad" is defined as an account that has been identified as fraudulent and "good" is defined as a non-fraud account. Since the performance chart can help you to see how you can expect the "goods" and "bads" to be distributed across a general population, you can set a cut-off threshold based on your risk tolerance.

However, while this performance has continued to be validated, please keep in mind that this chart does not reflect your specific population. Typically, when our clients use scores, they validate the scores against their own population to determine the best score ranges for their population. This can be done by turning on the score to gather the data at the time of application for a time period to gather a sufficient test sample (this will vary based on your volume). Those accounts then get aged to wait for performance and determine which accounts are good vs. bad (typically about 3 –6 months). We would then validate the model to determine the predictability of identifying the 'bads' on your population. This process can help to adjust score cut-offs to maximize performance of the solutions.

Composition of the Score

While the exact model is proprietary, following are the list of factors that contribute to the score.

Factors:
- How well the address of the application is matched against Level One
- Whether the SSN can be matched to name and address
- Whether the SSN has mismatching components
- Phone is cell or pager
- Phone matches to other than provided name and address
- Match of phone to name and address
- Phone prefix/zip mismatch
- Address exists but no match to name
- Address cannot be found.
- The dwelling type
- Number of address matches

Note: A deceased SSN or OFAC hit will generate an exclusion score.

In summary, the results of matching on name/address, dwelling type, SSN matching, and phone matching are compiled together into a score that ranges from **1 to 999**.