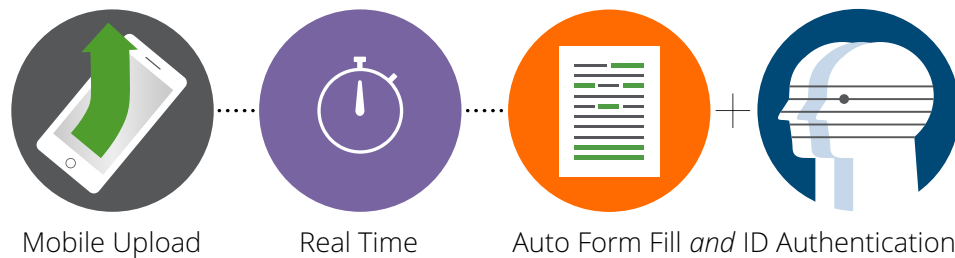


Mobile Intercept Real-Time Identity Document Authentication and Auto-Form-Fill

Mobile InterceptSM is a real-time ID authentication and auto-form-fill solution for consumers opening accounts through mobile devices.



Mobile Intercept is a real-time identity document authentication (IDA) service designed specifically to address the challenges of authenticating and onboarding consumers on mobile devices.

The service provides a fast, reliable way of authenticating IDs, automatically form-filling application data, and delivering a fast, frictionless customer experience for account applicants.

Upon receiving the front and back images of an identity document, the Mobile Intercept Web service:

- **Reads and Verifies Card Data**
Reads card data, including card security features, and verifies the authenticity of the ID being presented either for account opening or for verifying subsequent transactions. Mobile Intercept's analysis software is fully automated, providing near instant response (unlike services that rely on call centers for verification). In a competitive market, the service with fast, frictionless onboarding wins.
- **Automatically Fills Forms with Verified Data**
Populates forms with card data, reducing or eliminating keystroke errors.

- **Tokenizes Card Imagery for Future Verifications**
Uses patent-pending technology to store card imagery as a token, enabling an institution to track the use and location of specific IDs. This token can also be used as an added level of authentication for high-risk or high-value transactions.
- **Applies Card Data to Account Screening**
Applies card data to Customer Information Program (CIP) and other account-screening processes such as DSi Accelerated Insight, DSi's real-time Web service for identity verification and guidance for account segmentation.

Mobile Intercept provides fast, accurate, and cost-effective data extraction and form fill for a great, frictionless application experience.

Mobile Intercept can be applied in any customer-not-present situation, including account opening and high-value or high-risk transactions. By authenticating IDs in real time, Mobile Intercept helps financial organizations reduce fraud and identity theft.



Add DSi Accelerated InsightSM for a Complete Solution for Mobile Account Opening

Identity data collected through Mobile Intercept can be automatically applied to account-screening and identity verification (IDV) services such as DSi Accelerated Insight.SM Simply ask applicants to enter their Social Security Numbers, and Mobile Intercept passes complete CIP queries to Accelerated Insight for real-time IDV and account segmentation.

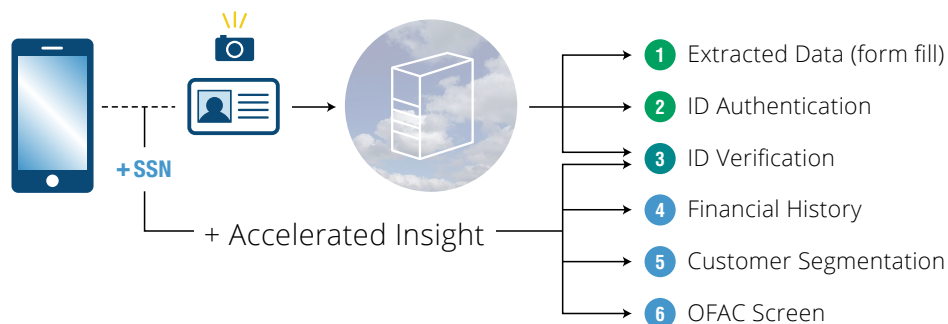
Applying DSi's proprietary discovery engine, Accelerated Insight delivers the industry's highest match rates and

highly predictive risk/confidence analytics even for unbanked and underbanked households — the nearly 30% of American households that are invisible to traditional account-screening services.

Now organizations can perform both IDA and IDV through fully integrated Web services from DSi, streamlining account opening and delivering a great customer experience to mobile consumers.

Mobile Intercept + Accelerated Insight =
A Complete Solution for Mobile Account Screening

Mobile Intercept



For more information, please call (415) 842-7700 ext. 1
or visit www.dragnetsolutions.com