



Magnum Partners with ID Analytics to Deliver Advanced Analytics and Identity and Credit Scoring Solutions

SAN DIEGO, CA and ATLANTA, GA, August 3, 2009 – [ID Analytics](#), the leader in on-demand identity intelligence, and [Magnum](#), an industry leader in credit analytics, decisioning applications and professional consulting services, today announce a new partnership to deliver advanced analytics, and identity and credit scoring solutions to Magnum’s customer base. Through this partnership, Magnum clients will now have access to ID Analytics’ capabilities to improve their identity fraud risk detection, enhance credit risk decisioning and comply with Red Flags legislation.

“In the current economic landscape, lenders are looking for access to data that can help them make smarter, less risky credit decisions. Through the partnership with ID Analytics, the joint solution provides our clients with access to powerful non-traditional data that will better protect their business portfolio,” said Carl Eikhoff, CEO, Magnum. “By leveraging ID Analytics’ solutions, we can offer our customers the added insight they need to solve specific business problems plaguing their industries.”

ID Analytics’ products will be accessible through Magnum’s CREDICHECK® solution. CREDICHECK is Magnum’s solution for the access and normalization of data from diverse, global data sources. It is the leading solution for a broad range of industries. CREDICHECK was the first tool to provide CPU-to-CPU access to the U.S. credit bureaus and is used today in nearly one-fourth of all credit reports pulled. CREDICHECK interfaces with more data sources than any other product or service available and provides data from traditional, alternative and non-traditional sources to enhance an organization’s data acquisition process.

The partnership allows the largest lenders in the U.S., including regional and super-regional banks and subprime auto lenders, to route, in real time, requests for identity scores and additional identity insight to ID Analytics, to improve their risk detection in online transactions.

ID Analytics’ solutions are powered by the [ID Network](#)®, the nation's only real-time, cross-industry compilation of identity information. The ID Network contains 360 billion aggregated attributes such as names, addresses, and

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dates of birth, and receives an average daily flow of 45 million identity elements. With two million known frauds and eight million suspected frauds, the ID Network is the largest repository of reported identity frauds in the United States.

The following ID Analytics solutions are now available to Magnum's customers:

- [**ID Score®**](#) detects identity misuse in real time by assessing risk throughout the customer lifecycle to deliver reliable, high-resolution visibility into identity activity across industries and over time.
- [**ID Analytics® Credit Optics™**](#) improves credit decisioning by gleaning insight from information that is not typically analyzed when calculating a traditional credit score—the stability of an individual.
- [**ID Analytics for Compliance™**](#) detects and automatically resolves red flags to avoid the escalating costs and delays associated with manual reviews for Red Flags Rules compliance.

“Magnum leads the way in providing organizations with a reliable and high-speed data access system for risk decisions. Their reputation as an analytic software organization along with their experience in data access, integration and analysis, and decision and workflow management tools, allows ID Analytics to further reach the largest lending and credit companies, to help them make smarter, real-time business process management and risk decisions,” said, Bruce Hansen, chairman and CEO, ID Analytics, Inc.

For more information on ID Analytics, visit www.idanalytics.com or Magnum, visit www.magnum.net.

About ID Analytics, Inc.

ID Analytics, the leader in on-demand identity intelligence, protects both organizations and consumers by providing unprecedented visibility into fraud risk and credit potential. Building on the success of its industry-standard ID Score®, ID Analytics has pioneered a new generation of risk management solutions by combining the ID Network® - the nation's only real-time, cross-industry compilation of identity information; Personal Topology™- patented technology to dynamically interpret an individual's identity characteristics and their connectedness to others; and proprietary Advanced AnalyticsSM. Leading telecommunications, financial services, retailing, utility, ecommerce, and healthcare companies, as well as key government agencies, trust ID Analytics to protect their customers, drive new revenue, reduce financial losses, and comply with federal regulations. ID Analytics is based in San Diego, CA.

About Magnum

Founded in 1976 as Magnum Communications, Limited, Magnum is a leader in credit data access, analysis, decision management, and loan origination. The company offers a wide variety of products and services that enable lenders to make informed, automated decisions regarding credit risk. Using Magnum's powerful tools, clients can easily access and retrieve relevant data from a broad range of U.S. and international consumer and commercial data sources. Magnum enables its clients to maximize the value of this data to control both scoring attributes, decision strategies, and the business workflow process.

In 2007 CRIF acquired Magnum. CRIF, established in 1988 in Bologna (Italy), has an international presence, operating over four continents (Europe, America, Africa and Asia) and specializes in the development and management of credit reporting, business information and decision support systems. Today CRIF is a leader in the continental Europe credit banking information sector, and one of the most important international players in the provision of integrated business and credit information. Thanks to a comprehensive range of information solutions, decision models, outsourcing systems, software and consultancy, Magnum provides support to banks, financial institutions, insurances, utilities and general business companies for each phase of the customer relationship cycle.

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