

# Neustar® Risk Management Services

## Maximize Return on Investment with Effective Risk Management



*In today's volatile communications marketplace, carriers face numerous risk management related challenges. Cost containment can be an uphill battle in light of complex new product offerings. Fraud losses can quickly mount if they are not addressed swiftly. Compounding these issues is the common concern of limited internal resources with which to identify risks and research fraudulent activity.*

Neustar understands the challenges, and opportunities, of effective risk management. We offer a comprehensive set of risk management services to protect your assets and your business that proactively mitigate subscriber acquisition risks, systemically thwart fraudulent activity, and deliver increased Return on Investment (ROI) across the board. Trust Neustar for risk management tools your business benefits from most with:

### **Subscriber Acquisition Analytics**

- Advanced analysis that proactively mitigates risk
- “Flagging” of questionable subscriber authenticity and high collection risks
- Real time subscriber evaluation

### **Subscriber Management Analytics**

- Correlation of subscriber purchases to patterns of historical fraud cases
- Near real-time transaction evaluation
- Creation of a unique profile for each subscriber's calling pattern, and alerts on any deviations

### **Work Environment Optimization**

- Case management and prioritization tools help pinpoint actionable cases for investigation
- Metric dashboard and comprehensive reports provide a centralized, correlated view to all your data
- User scorecards provide key insights

### **Reduce Risk and Control Fraud**

Neustar's analytical engines enable proactive detection of real-time trends that can stop fraud in its tracks. The engines help detect high-risk throughout the subscriber lifecycle; during the acquisition step as well as the purchasing patterns of active subscribers. The system is able to analyze all of a carrier's

service types — such as wireless, wireline, VoIP, and cable, as well as the products used by the subscribers — such as calls placed, videos purchased, ringtones downloaded, and all other purchasable events.

**Cost Effectiveness:** Managed service model that scales to your business.

**Quality:** Proven technology, deep industry knowledge, and established methods and procedures.

**Flexibility:** Investigative case analysis services available to create or supplement staff.

**Results:** Significant ROI driven by improved cash collections, cost containment and averted revenue losses.

### **Why Neustar?**

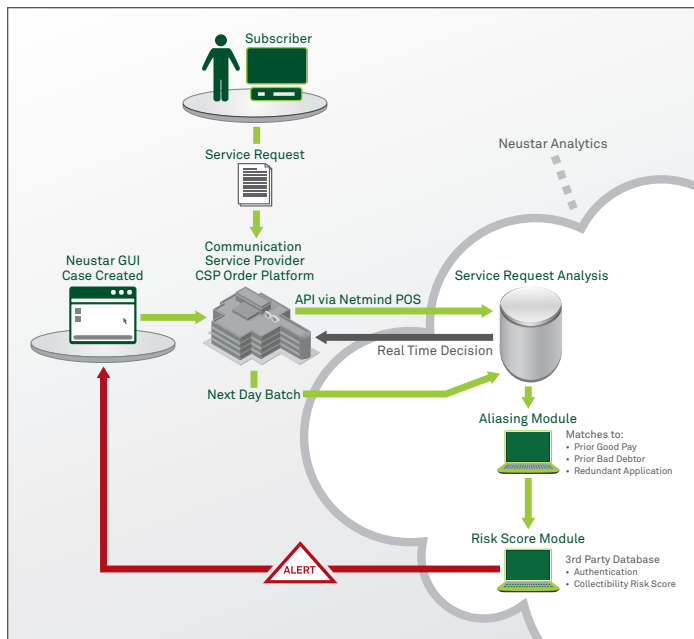
Neustar delivers secure, reliable and innovative solutions. We connect billions of end points, thousands of networks, and hundreds of technologies every day. Our Risk Management Services are managed by industry-recognized experts — so carriers can immediately benefit from critical knowledge and established processes.

- A dedicated account management and support team
- Full scalability to accommodate increased volumes
- Industry leadership and expertise
- Trust and neutrality on which you can rely

Neustar offers Risk Management Services that stand in stark contrast to a conventional fraud mitigation system. Our services enable carriers to identify high-quality customers and dynamically manage their customer lifecycles across all the products they use. The result: Maximized ROI driven by improved cash collections, cost containment and averted revenue losses.

## Subscriber Acquisition Analytics

- Neustar Netmind® POS module is a real-time API that interfaces with the order or billing system to transmit subscriber information for analysis when orders for service are taken at the CSP's point of sale. When subscriber data is submitted, Netmind processes the customer attributes of the order against internal and/or external data sources, and then returns a result based on the information found and business rules applied. Consequently, operators can cease transacting with risky customers early in the acquisition cycle — thereby avoiding provisioning costs, stolen equipment, and losses on future transactions.
- Neustar Aliasing module analyzes key descriptive attributes of new subscribers — from addresses and tax ID numbers to driver's license data and bank account numbers, and more — and lets operators know in an instant whether a potential customer has had prior experiences with identity theft, bad debt or fraud. The Aliasing module also opens up opportunities to collect outstanding debts.
- Similarly, questionable subscriber authenticity and high collection risks can be flagged via Neustar's Risk Modeler. This module authenticates subscribers via multi-dimensional attributes and determines the probability of future events. Knowing the predicted outcomes of potential bad debt conditions allows you to take preventive measures to limit risk during the acquisition process, as well as effectively screen new applicants.



## Subscriber Management Analytics

- The Fingerprinting Engine correlates subscriber purchases to patterns of historical fraud cases.
  - When criminal calling patterns persist, identification minimizes fraud losses per incident.
- The Rules Engine flags definite patterns of high fraud probability, and manages spending limits assigned at group or individual customer levels. It provides real-time processing of subscriber events against defined patterns of high fraud probability.
  - Identifies known fraud patterns and scams for immediate action and loss mitigation
  - Improves reaction time to evolving fraud trends, leveraging experience across Neustar base
- The Profiler establishes a unique profile per subscriber and provides alerts when deviations occur. It is a statistical tool which creates a unique profile for each subscriber's calling pattern and alerts on any deviations.
  - Creates more effective, customer-centric alerting
  - Improves reaction time to evolving fraud trends

## Work Environment Optimization:

- Case management and prioritization tools: Workflow Manager organizes, prioritizes and presents actionable cases for investigation based on defined fraud policies.
- Metric dashboard and comprehensive reports: Dashboard presents key metrics for quick review and action and Comprehensive reports with detailed “drill-down” capability that defines operational and managerial metrics.
- Performance reporting tool: This tool offers Neustar customers the ability to identify key metrics for measurement, makes monitoring progress simple through a real-time dashboard, and generates a scorecard at user-scheduled intervals.

## About Neustar, Inc.

Neustar, Inc. (NYSE: NSR) solves complex communications challenges by providing market-leading, innovative solutions and directory services that enable trusted communication across networks, applications and enterprises around the world. Visit Neustar online at [www.neustar.biz](http://www.neustar.biz).

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