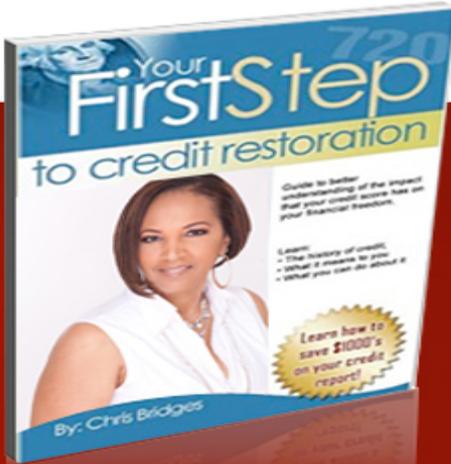




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## ***Identity Score***

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## Identity Score

It is said that a true man wears his own identity wherever he goes. Identity score as defined from financial institutions determines the validity of a person's individuality.

Identity score always deals with persons' public realm. Identity score is gradually gaining popularity in the sector of banking and commercial dealing. It is now been considered as a reliable concept to tackle the rising cases of forgery, corruption and deceit in business dealings.

By applying identity score banks and associated organizations can assess the public identity records. Identity scores contain a detailed account of consumer data that assures a person's legitimacy.

Identity score components can include personal, Identifiers public records, Internet data, government records, corporate data, predicted behavior patterns based on empiric data, self-assessed behavior patterns, and credit records.

It is also right to mention that identity scoring is an upcoming measure that directly assists crime investigation and proposes to prevent anti-terrorism.

Identity scores can be broadly categorized under three heads:

- a) Public Records,
- b) Private Records and
- c) Credit Records.

Public record can further be segregated into sections like national, state and local government records, financial records like bankruptcies, liens and judgments, property ownership records and law enforcement records for felony and misdemeanor convictions.

Private (non-credit) records can hold in itself any of the following details:

- a) Bill and utility payments,
- b) Collected personal information from marketers or affiliates,
- c) Information provided to subscription-based Internet services,
- d) Billing information from medical services,
- e) Private background checks conducted by human resource departments and information submitted to any or all credit bureaus or credit reporting agencies and

\*Auto insurance\* underwriting scores generated from credit records.

**For more information or a FREE credit assessment, contact Chris Bridges, Speaker, Author and Coach at [cbridges@creditwithchris.com](mailto:cbridges@creditwithchris.com) or visit the website at [www.creditwithchris.com](http://www.creditwithchris.com).**