

Protect customers, employees, and national security when you know “Who Knows Who?”



**DB2** Information Management Software

## IBM DB2 Relationship Resolution

### Highlights

- **Connect insiders to external threats.**
- **Find high & low value customer relationships.**
- **Give fraud detection applications x-ray vision.**
- **Determine “network” value of the customer.**
- **Protect customers, employees, & national security.**

### DB2 Relationship Resolution Identifies

- **A potential employee who shares a P.O. Box with a convicted ID thief.**
- **An account holder who shares a cellular account w/ a known money launderer.**
- **An account exec who shares the same address as your hottest prospect.**
- **A customer who lived with a wanted terrorist suspect.**
- **An employee who lists your largest account holder as an emergency contact.**

### Problem - Uncovering hidden threats & opportunities.

Traditional citizen, employee, and customer data integration technologies employ a one dimensional approach to resolving identities. True, they can create a single 360° view of an individual, but only from data that is directly attributable to that individual.

What you don't see are the non-obvious relationships, be they other customers, vendors, employees - or worse, persons on the OFAC watch list or known felons. The key to effectively managing the ensuing opportunity or threat is based on your ability to see it.

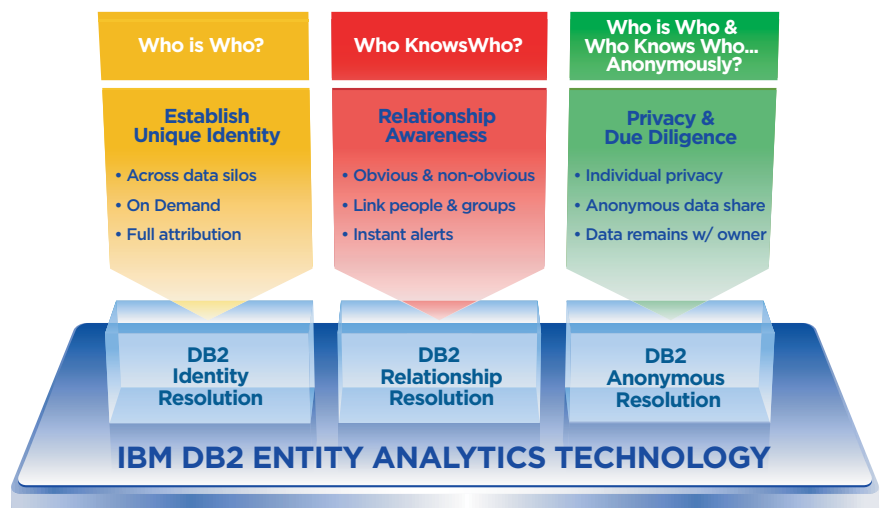
### Look at obvious & non-obvious relationships for a full view.

IBM DB2® Relationship Resolution

software takes identity recognition beyond the more obvious 360° view to the non-obvious. DB2 Relationship Resolution begins where most solutions leave off, extending the baseline 360° customer view to identify and include the non-obvious relationships among individuals and organizations.

This unique capability enables an organization to look beyond the bounds of data directly attributable to an individual, to see their “network value” or “network threat”. DB2 Relationship Resolution seeks out and integrates non-obvious relationships between individuals to better determine potential value or potential danger - even if an individual is trying to hide or disguise his or her identity.

### IBM DB2 Entity Analytics Platform



**DB2 Relationship Resolution extends intelligence.**

*Investigation tool:* DB2 Relationship Resolution enables investigators and analysts to perform sophisticated searches against an identity repository to determine every instance in the organization of that identity being recorded. Often, fraud is not uncovered by simply finding a single needle in a haystack. Instead, it is identified when investigators find additional related needles after they find the first one.

*Real-time alerts:* DB2 Relationship Resolution provides instantaneous, real-time alerts when suspect or positive customer relationships are detected, so the information is immediately actionable. Think of this as a smoke detector within security applications that goes off when a suspect is detected, or a CRM alarm triggered when a high-value network customer is identified.

*Real-time multi-source data processing:* DB2 Relationship Resolution processes huge volumes of data from multiple sources, enabling your organization to rapidly identify relationships that might require attention.

*Customizable sensitivity levels:* DB2 Relationship Resolution can be configured to evaluate relationships through 30° of separation, based on the specific application. You can determine the degree of sensitivity with which to operate. This is accomplished with the Degree of Separation Node (DSN).

**Extend the power of “mission critical” applications for enhanced due diligence and customer acquisition.**

*Employee Screening:* DB2 Relationship Resolution technology allows employers to identify the obvious and non-obvious relationships employees have that may pose a threat or conflict of interest to the enterprise.

*Compliance:* DB2 Relationship Resolution significantly improves an organization’s ability to comply with the “Know Your Customer” provisions of government regulations such as the USA Patriot Act. DB2 Relationship Resolution enabled Customer Identification Processes (CIP) “harden” your verification processes by seeing beyond the 360° view of a customer or account holder who may appear benign but have hidden relationships with money launderers and terrorists.

*Fraud Protection:* DB2 Relationship Resolution enables companies to identify obvious and non-obvious relationships among employees, vendors, customers, and others so companies can better evaluate and prevent potential money laundering, identity theft and, corporate espionage at the source before problems can take root.

*Customer Data Integration:* DB2 Relationship Resolution helps companies identify obvious and non-obvious relationships among customers to identify additional business or marketing opportunities. With DB2 Relationship Resolution, you might discover that several customers are a network of family and friends, and then offer them a better deal if they combine their purchases.



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