

# LicenseMatch

The State of Georgia's Online Tool for ID Verification



When it Comes to Fraud,  
the Bad Guys Aren't this Obvious.

License **Match**

## Safeguard your business against high-dollar crime

According to the FBI, thieves steal more through fraud than from bank robberies. With instructions on the Internet and the accessibility of desktop publishing software and laser printers, would-be criminals find it easier than ever to create counterfeit IDs.

A recent national study <sup>1</sup> revealed that: Attempted fraud = \$5.5 billion/year; Actual dollar losses from fraud = \$677 million/year. Also, perpetrators commit fraud by using false IDs to access other services. These crimes add up to more losses for the bank and its customers. Plus, fraud prevention, detection and investigation can cost an additional \$9 million a year. <sup>2</sup>

Now you can defend your bank or other financial institution with only an Internet connection.

## Get powerful protection from a simple tool

LicenseMatch is a simple, yet powerful online tool to help you verify identity. Use it to protect your business and your customers from unauthorized transactions. Offered by the State of Georgia, LicenseMatch requires no special hardware, just an Internet connection. You simply enter data from the driver's license or ID presented to get an immediate verification against information in the state's database. A false identity can be revealed if the data on the license or ID and the state's records don't match.

## How LicenseMatch works

The image shows a web form for verifying Georgia driver's licenses. The form is titled "Georgia DRIVER'S LICENSE" and includes the following fields:

- NUMBER\* (text input)
- EXPIRES (date input: [ ] - [ ] - [ ])
- FIRST NAME\* (text input)
- MIDDLE NAME (text input, with note: (\* if listed))
- LAST NAME\* (text input)
- ADDRESS (text input)
- CITY (text input)
- STATE (dropdown menu)
- ZIP (text input)
- SEX (dropdown menu)
- BIRTH DATE\* (date input: (mm-dd-yyyy))
- EXAM/ISSUE DATE\* (date input: (mm-dd-yyyy))
- HEIGHT (text input)
- WEIGHT (text input)
- CSC\* (text input)
- RESTRICTIONS (text input)
- GLASS\* (dropdown menu)
- COUNTY (text input)
- FEE (text input)
- TYPE (text input)

At the bottom of the form are "SEARCH" and "RESET" buttons. On the right side of the form, there is a photo of a person, a seal of the State of Georgia, and the signature "Governor" and "Commissioner".

1. Enter data from the Georgia driver's license or ID (*not all fields are required*).
2. Get "Match" or "No Match" as compared to the State of Georgia's records.
3. Get an alert showing how many times the person has tried to use the ID in the last few days.

Getting a “No Match” means that LicenseMatch has found an inconsistency between the data entered and the state’s records. Because this commonly occurs with falsified IDs, it indicates possible fraud. Your personnel can then take action according to procedures you’ve put in place.

If LicenseMatch finds a “Match” (*e.g., identical information on the driver’s license and Georgia’s records*), you will have a certain level of confidence that the customer’s ID is legitimate—especially if the account representative has also followed your procedures for visually inspecting the ID and comparing the picture to the individual. (*Due to privacy regulations, LicenseMatch will not reveal the contents of state records to the user.*)

## You choose where and when to use it

Your financial institution can decide how LicenseMatch best fits into your procedures while offering the protection you need. For example:

- Account representatives can validate the identification of a new customer opening an account.
- Security personnel will find it invaluable for investigation, because LicenseMatch can serve as a tool to more finely tune-in on perpetrators.
- Bank Tellers can verify all Georgia driver’s licenses and IDs presented, or just those in situations that you specify, e.g., for non-account holders.

Your authorized users can enter directly into the State of Georgia’s LicenseMatch Web site or through your own customized front-end portal. Each financial institution also sets its own protocol for acting on the LicenseMatch results. The system features online reports by location, so that you can monitor usage. The more you use LicenseMatch, the more it helps safeguard your financial institution.

## LicenseMatch benefits outweigh its cost

Considering that the average loss per fraud case ranges from \$500 to \$1800,<sup>3</sup> LicenseMatch (*billed monthly on a per-search basis*) should more than pay for itself through successful fraud reduction. Also, not using LicenseMatch could put you at a further disadvantage: Financial institutions that “do not keep up in fraud prevention are impacted twice – first by the higher cost of fraud, then again by attracting perpetrators foiled by other, better equipped financial institutions.”<sup>4</sup>

<sup>1</sup> American Bankers Association, 2004 Deposit Account Fraud Survey Report (excerpt by GTA)

<sup>2</sup> “The cost incurred from check fraud prevention, detection, investigation and prosecution ranges up to \$9.9 million for money center banks, more than \$1 million for regional banks, \$50,000 or more for mid-size banks and about \$5,000 for community banks,” American Bankers Association, 2004 Deposit Account Fraud Survey Report. (excerpt by GTA)

<sup>3</sup> American Bankers Association, 2004 Deposit Account Fraud Survey Report (excerpt by GTA)

<sup>4</sup> Official Check Fraud: Spotting the Blind Spot, Source Technologies, White Paper, Nov. 2005 (excerpt by GTA)