

# Enhanced Name Matching Technology



July 2008

Interthinx® proudly offers advanced technology to further increase the accuracy of the information reported within our Third Party Review (TPR) service.

Improved Name Matching technology will *drastically reduce false positive alert notifications* and improve the veracity of alerts that fire for Client Watch Lists, OFAC, FHLMC Exclusionary, HUD LDP, National Fraud Protection Database (NFPD) and Bankruptcy databases.

The improvement will enable the Interthinx system to sift through large volumes of data identifying variations that are due to: misspellings, extra or incorrect information, nicknames, acronyms, noise words, prefixes, suffixes and data input errors.

The name matching algorithm generates a confidence score with each potential match and has been optimized to only select those matches with a high confidence score.

The result is improved TPR report reliability and score accuracy to further streamline your broker approval processes.

**INTERTHINX ALERTS** (Alerts are listed first by category, then rank)

[+ Show Details](#) [- Hide Details](#)

	Submitted Name	Recommendations																					
<p><b>[R] OFFR -1054</b></p> <p>Individual name identified on Freddie Mac's Exclusionary List</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Name</th> <th style="width: 20%;">Address State</th> <th style="width: 50%;">License State(s)</th> </tr> </thead> <tbody> <tr> <td>Frederick A Fraudster</td> <td></td> <td>FL</td> </tr> </tbody> </table> <p><b>Identified Names</b> (click for details)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Name</th> <th style="width: 20%;">Address State</th> <th style="width: 50%;">License State(s)</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> Frederick A Fraudster</td> <td>FL</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Freddy A Frawdster</td> <td>FL</td> <td></td> </tr> </tbody> </table> <p>Other company name: Other company name type: Indvl name: Freddy A Frawdster Other indvl name: Address: 55555 Runnaway Ln Somewhere, FL 99999 Effective date: 9/1/1992</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Name</th> <th style="width: 20%;">Address State</th> <th style="width: 50%;">License State(s)</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> Fred A Frodster</td> <td>FL</td> <td></td> </tr> </tbody> </table>	Name	Address State	License State(s)	Frederick A Fraudster		FL	Name	Address State	License State(s)	<input checked="" type="checkbox"/> Frederick A Fraudster	FL		<input type="checkbox"/> Freddy A Frawdster	FL		Name	Address State	License State(s)	<input checked="" type="checkbox"/> Fred A Frodster	FL		<p>1. Verify listing with Freddie Mac. 2. Investigate reasons for listing. 3. Notify internal department responsible for officer/broker approval to determine compliance with approval requirements.</p>
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# Enhanced Name Matching Technology

## Enhancement Features:

- System identifies only those matches producing high confidence scores by employing the following name matching functions; Sanitization, Phrase Replacement, Word Pattern Recognition and Phonetic Tokenization
- Expandable/collapsible windows for reviewing alert details
- Details automatically expand during report printing
- Improved matching based on license state and address state

## Enhancement Benefits:

- Improved reliability and score accuracy
- Reduction in false positive alert notification
- Reduction in missed alert notification

## Enhancement Facts:

- Offered at no additional cost to Third Party Review customers
- Release date: July, 2008

For more information regarding our improved name matching technology within TPR, please contact your Sales Representative or Account Manager today.

<b>ORGR -9003</b> NFPD - Information identified in the National Fraud Protection Database and may warrant further inquiry by Client.	<b>Submitted Company</b>			<b>Recommendations</b> 1. Examine information presented to determine if applicable to stated company. 2. Notify internal department responsible for broker approval to determine compliance. 3. Order full investigation if warranted.					
	<table border="1"> <thead> <tr> <th>Company Name (DBA Name)</th> <th>Address State</th> <th>License State(s)</th> </tr> </thead> <tbody> <tr> <td>STEER CLEARUV MORTGAGE CORPORATION</td> <td></td> <td>FL</td> </tr> </tbody> </table>	Company Name (DBA Name)	Address State		License State(s)	STEER CLEARUV MORTGAGE CORPORATION		FL	
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Steer Clearuv Mtg Corp	FL	FL							
	Identified Name: Address: Runaway FL 99999 Document: Disciplinary Action Report-08/12/04 Source: Florida Department of Banking and Finance Effective Date: 02/27/04 Action: Case number 0072-F-5/03. Violation: Failed to timely report four or more associates on the quarterly report. Failed to record lender's name on eight or more loans. Failed to maintain the Form DBF-MB-PB. Advertised they could approve loans, misrepresented that borrower's properties were primary residences when they were not.								

## Frequently Asked Questions:

### Q. How is name matching technology used?

A. Name matching technology is used to determine whether or not two names refer to the same person or company.

### Q. How does your advanced name matching technology differ from traditional name matching technology?

A. Early name matching solutions only identify variations dealing with phonetic errors. Phonetic errors only account for approx 20-25% of all name matching errors. In addition to phonetic errors, the Interthinx solution will identify errors associated with nicknames, noise words, acronyms and extra or incorrect data.

### Q. Why is the license state and address state so important with name matching?

A. The additional matching criteria reduces the number of false positive alerts from firing. For example, "ABC Mortgage" in California may not be the same company as "ABC Mortgage" in Virginia. Using the license state and address state for matching allows the result to be provided for the states the company is known to be doing business in.

### Q. Why are multiple results returned for one alert?

A. Multiple results are returned within the alert detail to provide variations of the name found in the database within a specific confidence score.

### Q. Why is advanced name matching critical?

A. A company name can include abbreviations or some combination of first, middle and last names for individuals. The Interthinx system compares those names against other names provided in various data sources. The result of the comparison indicates whether or not the input name was found and could greatly impact the result of the match either by returning false matching results or by omitting results that should have been returned.

### Q. What must I do to gain access to this new name matching technology?

A. The new technology will be automatically enabled for you at no additional cost.