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Julie Fergerson Reelected to the Merchant Risk Council Board of Directors to Help Top Retailers Fight Online Crime

Debix Executive Joins Founding Members Including
Apple, Discover, and Expedia

AUSTIN, TX – February 6, 2006 – Debix, the Identity Protection Network, today announced vice president of emerging technologies, Julie Fergerson, has been reelected to the Merchant Risk Council (MRC) board of directors to help top retailers fight online crime. The Board of Directors consists of leading industry professionals, e-commerce retailers, solution providers and financial institutions and includes representatives from Adobe, Apple, Best Buy, CompUSA, Costco, CyberSource, Discover Network, eFunds, Expedia, , Hewlett Packard, Microsoft, Neiman Marcus and Orbitz.

The Merchant Risk Council consists of over 7,800 merchants, vendors, financial institutions and law enforcement agencies. Founding members of the MRC include Apple, Discover and Expedia. MRC subscribers share the common goal of protecting and encouraging the thriving online commerce industry by establishing best practices for cyber-fraud prevention. In addition, the MRC works with federal and local law enforcement agencies such as the Federal Bureau of Investigation, Secret Service, the U.S. Department of Justice and the U.S. Postal Inspectors to help catch and prosecute cyber criminals.

“Julie Fergerson is one of the foremost experts in the field of Internet fraud,” said Tom Donlea, Executive Director, MRC. “Her expertise has been invaluable to the MRC, and has allowed us to help merchants and law enforcement take a big bite out of organized crime.”

The MRC has invited Julie Fergerson to speak at its 5th Annual Card-Not-Present Fraud Prevention Conference taking place in Las Vegas, Nevada on March 12-15th. Julie will discuss “Identity Verification - Authenticating Your Customers.” She has conducted a study on the way companies do verification of their consumers in non-face to face transactions, specifically over the telephone and the Internet. As part of this study she will publish industry best practices for authenticating consumers. To date in her study, Julie has found over eighty percent of companies do not understand the best practices around implementing challenge questions. Merchants will walk away from this session with the knowledge of a better way



to authenticate their consumers if they suspect fraud and understand what is reasonable to ask for and what is statistically valid. More information about the conference is available at <http://www.merchantriskcouncil.org/conference>.

About Debix Inc.

Founded by Bo Holland in 2004, Debix Inc. operates a patent-pending, telephone-based Identity Protection Network dedicated to protecting consumers and the organizations that serve them from identity fraud. The Identity Protection Network is based on the observation that the consumer knows whether an application is legitimate or not, and a phone call from the organization to the consumer stops identity fraud. Debix transactions require a registered phone and PIN to complete, making personal information useless to thieves. Debix distributes its services primarily through creditors and financial institutions. The company is headquartered in Austin, Texas and privately funded. The web site is www.debix.com.

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