



**For Immediate Release**

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**Affinion Group, Debix To Deliver Next Generation Of ID Theft Protection**  
***New technology offers leading-edge monitoring, detection and alerts***

**Norwalk, Conn., Nov. 5, 2007** – Affinion Group, a leading global affinity marketer and preeminent identity theft protection provider, announced today that it has partnered with Debix Inc., the Identity Protection Network, to offer a sophisticated new tool that stops identity thieves from opening fraudulent credit accounts. This cutting-edge new technology, called Debix Instant Authorization™, will be offered as part of Affinion's robust and growing portfolio of identity theft services beginning in the first quarter of 2008.

Debix Instant Authorization™ technology stops identity thieves from taking out loans and credit cards using stolen personal information. Before any new credit accounts can be opened, any bank can send the consumer a secure automated phone call prompting the consumer to authorize or reject the transaction. Consumers positively know whether or not they applied for the account, and with Debix, they become the banks' strongest ally in preventing identity theft.

In spite of legislative efforts by the U.S. Congress to protect the consumer, identity theft remains the fastest growing crime in America. Debix's technology expands upon the existing protections, making them more secure, automated and convenient.

"Given the trust our clients place in us to service their brands and customers, we work with only the very best," said Tom Rusin, president and chief executive officer of Affinion Group North America. "Embedding Debix's technology into our existing arsenal of identity theft and fraud protection services arms the consumer with one of the most robust suite of resources available anywhere, and further enhances the relationships between our partners and their customers."

The Debix platform enables banks and creditors to initiate Instant Authorization requests via a telephone, web browser or application programming interface. Debix's voice server(s) calls the consumer on up to three pre-registered phone numbers, requests authorization and returns the response code to the creditor. It is easy, fast and very secure.

"Every month, the Debix network stops over 70 identity thieves and authorizes over 10,000 new credit accounts safely" said Bo Holland, chief executive officer of Debix. "With Affinion's consumer reach, we will stop thieves by the thousands and provide peace of mind to millions of Americans and their bankers."

Debix stops Identity Theft before it happens. The core technology, Debix Instant Authorization, stops impersonation – the root problem underlying all forms of Identity Theft. This patent-pending technology enables banks to communicate instantly and securely with consumers to make 100% sure that a transaction is legitimate. Most importantly, it is consumer friendly - if a consumer can answer a telephone, they can use Debix. Benefits for the consumer include:

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- Requires banks to request the consumer's authorization before opening new credit accounts.
- Finds the consumer quickly by calling up to three mobile, home or office phones.
- Without the consumer's phone and PIN, thieves cannot impersonate the consumer.
- Keeps personal phone numbers private from creditors.

According to a study from Javelin Strategy & Research, there have been 27.3 million victims of identity theft in the past five years in the United States, and nearly 20 million in the past two years alone. This crime costs more than \$56 billion or \$6,383 per victim annually, becoming so prevalent that an identity thief strikes on average every 3.5 seconds.

Affinion Group developed the first membership credit monitoring product in 1992, and remains one of the largest providers of identity theft solutions in the U.S.

### **About Affinion Group, Inc.**

As a global leader with nearly 35 years of experience, Affinion Group ([www.affinion.com](http://www.affinion.com)) enhances the value of its partners' customer relationships by developing and marketing valuable loyalty, membership, checking account, insurance and other compelling products and services. Leveraging its expertise in product development and targeted marketing, Affinion helps generate significant incremental revenue for more than 5,200 affinity partners worldwide, including many of the largest and most respected companies in financial services, retail, travel, and Internet commerce. Based in Norwalk, Conn., the company has approximately 3,000 employees throughout the United States and in 14 countries across Europe.

Affinion Group has established itself as a premiere security, credit monitoring and identity theft protection innovator. It launched HotLine, a leading ID theft, credit card, fraud protection and security service in 1969. PrivacyGuard, a comprehensive membership credit monitoring product which was created in 1992, remains one of the largest in the U.S. In 2006, ID Secure, a sophisticated tool that uses leading-edge public records, Social Security number and credit monitoring technology to fight ID theft, was born. Other ID theft protection services in Affinion's growing security business include PC SafetyPlus, an identity theft software service that protects members with a personal firewall to thwart hackers and other online ID threats. PC SafetyPlus software features automatic updates and service upgrades for protection against prevailing computer viruses, spyware and worms.

### **About Debix Inc.**

Debix Inc. operates the Identity Protection Network dedicated to protecting consumers and the organizations that serve them from identity theft. The network processes over 10,000 Instant Authorization requests for new credit accounts every month. 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](http://www.debix.com). Debix executives play key leadership roles in fighting identity theft, serving on the Identity Theft Resource Center board ([www.idtheftcenter.org](http://www.idtheftcenter.org)), working with ANSI and the Better Business Bureau on the Identity Theft Prevention Standards Panel ([www.ansi.org/idsp](http://www.ansi.org/idsp)) and contributing content to the LooksTooGoodToBeTrue.com website funded by the United States Postal Inspection Service and the Federal Bureau of Investigation. Additionally, Debix executive, Julie Ferguson, co-founded the Merchant Risk Council ([www.MerchantRiskCouncil.org](http://www.MerchantRiskCouncil.org)), with American Express and other major retailers in the fight against online e-commerce fraud.