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Debix Stops Record Number of Identity Theft Attacks

Solution Now Available to US Consumers

Through Partners and Website

AUSTIN, TX – November 20, 2007 – Debix, the Identity Protection Network, today announced it stopped a record seventy-one identity theft attacks in August while safely opening over 10,000 new credit accounts for its 275,000 members and banks.

Debix defeats identity thieves with Debix Identity Protection, a consumer service that stops identity thieves from taking out loans and credit cards using stolen personal information. Debix Identity Protection is now available to US consumers over the age of eighteen through its numerous partners, including Affinion, LoudSiren, and Identity Force, as well as on its website, www.debix.com.

“Identity theft is the fastest growing crime in America. Debix Identity Protection puts the power of protection directly in the hands of consumers,” said Bo Holland, founder and CEO of Debix. “Banks can stop guessing whether an application is legitimate or not and simply ask the consumers. They absolutely know if an application is fraudulent.”

Debix Instant Authorization™ is the patent-pending technology that provides instant and secure communication between consumers and banks, enabling them to exchange identities without having a prior relationship. Consumers positively know whether or not they applied for a credit card or account, and with Debix, they can stop an identity thief just by pressing the star key. Before a new credit account is opened, banks will send Debix members a secure, automated phone call prompting them to authorize or reject the transaction.



The following benefits accrue to consumers, banks, and creditors:

For the consumer:

- When an account is being opened, the Debix switch finds the consumer quickly on up to three phone numbers, and keeps those numbers private from creditors.
- Presents the consumer's Voice Key to prove the call is legitimate and prevents thieves from using a fraud alert as a pretext for phone scams and phishing; i.e. a thief steals a credit file, calls the consumer directly and pretends to be a bank opening an account.
- Requires a 4 digit PIN to authorize the transaction, so a thief would have to steal the consumer's phone and PIN to beat the system.

For banks and creditors, Instant Authorization keeps the convenience of instant credit alive:

- Automates the entire authorization process with the consumer. The bank can use a phone, web browser or API to initiate an Instant Authorization.
- Eliminates phone tag with the consumer. The switch makes the communication asynchronous.
- Provides an electronic audit trail of the authorization for disputes and regulatory compliance

About Debix Inc.

Debix Inc. (www.debix.com) operates the first identity protection network dedicated to protecting consumers and the organizations that serve them from identity theft. Debix executives play key leadership roles in fighting identity theft, serving on the Identity Theft Resource Center board (www.idtheftcenter.org), working with ANSI and the Better Business Bureau on the Identity Theft Prevention Standards Panel (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), with American Express and other major retailers in the fight against online e-commerce fraud. The company is headquartered in Austin, Texas and privately funded.

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