Secure, knowledge based authentication for online transactions

Consumers expect instant approval and access to products and services online. But how do you know they are truly who they say they are?

**eIDVERIFIER** is a real time, identity proofing solution for businesses performing transactions online or over the phone. eIDverifier helps to determine whether an identity is valid, and that the individual claiming the identity is who they say they are.

eIDverifier cross checks the applicant data against a range of data sources to validate the identity and to determine whether that identity has been reported as misused or associated with potential fraudulent activity.

The knowledge-based authentication process uses ‘shared secret’ information that should only be known by the customer and Equifax, to present a variety of multiple-choice questions. Only the true identity owner should be capable of correctly answering a sufficient number of the questions to be viewed as having their identity truly verified.

The results of the interactive query and the database queries are combined and assessed to provide an overall indicator of identity validation.

**Key benefits**

- Electronically authenticate an identity quickly and easily using ‘out of wallet’ or lifestyle information only that specific individual would know.
- Manage risks associated with unknown customers in a faceless environment.
- Reduce identity fraud and unauthorized online access.
- Provide an additional level of security to protect your existing customers.
- Respond to the latest legislative requirements for new account opening and re-verification purposes.
- Age verification, credit card number and address validation capabilities.
- Option to screen names against sanctions lists.
- Integrate eID into your existing processes with the easy to use Equifax API for your eBusiness needs.
- Leverage our web service portal for call centre applications.

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**eIDVERIFIER uses**
Equifax, Technology & Analytical Services

Equifax is a global leader in consumer and commercial information solutions, providing consumers and businesses of all sizes with information they can trust. Our technology solutions provide seamless, instant access to data through a variety of Application Service Provider (ASP) solution options. Our solutions utilize technology and analytical techniques that increase your ability to make accurate, fact-based decisions about prospecting and retention, attrition and migration, marketing and account management, identity management and fraud prevention. Equifax consultants offer assistance in the design, development and implementation of customized and generic analytical solutions.

Contact Us Today
Call 1-855-233-9226 to speak to an Equifax Advisor or visit us at www.equifax.ca

About Equifax, Technology & Analytical Services

Flexibility and control
IDverifier can be implemented as a standalone solution leveraging the Equifax user interface or integrated into existing systems and processes. Due to varying needs in regards to the level of authentication, the stringency of the identity assessment process can be adjusted based on the chosen risk strategy. Equifax has developed standard risk strategies to facilitate the implementation process or a custom risk strategy can be employed to meet specific needs. An Adaptive Interactive Query function allows business rules to be setup in order to determine when to generate an interactive query session or when to generate additional questions, if necessary. This functionality allows scenario based intelligence to be incorporated into the authentication process.

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