Comprehensive array of authentication vectors

Anakam Identity Services, a revolutionary combination of patented framework tools, provides enterprise-wide identity management for large consumer-facing applications. With Anakam Identity Services, Equifax provides biometric and non-biometric authentication solutions for government, healthcare, enterprise, and commercial organizations. The platform incorporates both types of authentication vectors into a comprehensive approach to mass-scale strong authentication.

Prevent fraud with non-transferrable authentication

The enterprise’s business needs drive the decision to use a particular vector for authentication. Voice biometrics is an attractive choice for multifactor authentication because it is unique, can be used to progressively augment existing security, and has major deployment advantages. Voice biometrics authentication provides a highly secure vector for users authenticating via a smart phone or other mobile device.

Anakam.TFA® Two Factor Authentication can block intentional or malicious fraud for any size portal without requiring expensive biometric hardware.

- Offers higher levels of identity verification for high-risk transactions or high-risk end-user roles.
- Does not require specialized hardware. The user only needs access to a mobile or landline telephone.
- Compatible with IP Audio, PC microphones, internal VOIP systems

The service accurately matches the voiceprint over any commonly used telephone line. The user only has to enroll once—subsequent verifications can be performed on any handset without additional enrollments.

Secure, easy to implement biometrics

Equifax state-of-the-art voice biometric decision engine combines years of research and practical field-based experience. The engine uses statistical pattern matching techniques, advanced classification methods, and inputs from multiple algorithms to properly verify or identify speakers.

A “biometric” refers to a measurement of some aspect of your body. Voice biometrics is rooted in the disciplines of mathematics and digital signal processing. Our voice biometric software measures and models both physiological aspects of your vocal tract (lips, glottis, etc.), as well as behavioral aspects of your speech (pitch, tone, cadence, etc.).

The ability to uniquely model and identify an individual’s voice makes voice biometric software attractive for many authentication scenarios. Anakam.TFA Voice Biometrics can accommodate environmental voice fluctuations and match individuals with a high degree of accuracy.

- **Enrollment**—To create a voiceprint, users repeat several simple phrases. This one-time process takes only one minute.
**Verification**—Enrolled users will be asked to repeat one simple phrase during all subsequent calls. This phrase is compared to their stored voiceprint to determine a “pass” or “fail” result. The whole process takes about 10 seconds.

Vary authentication levels based on risk

Anakam.TFA provides organizations of all sizes with the flexibility necessary to identify changes in end user behavior. Anakam.TFA can trigger authentication challenges when suspicious transactions, policy violations, or out-of-norm behaviors are recognized. These security parameters can be customized in real-time for users both inside and outside your organization, presenting authentication challenges based upon the latest threat assessment.

Use Anakam.TFA as the foundation of your overarching identity access management strategy. Employ different levels of authentication to challenge users based on logins from a particular region or country, changes in their ISP, machine characteristics, or other criteria.

Anakam Two-Factor Authentication Voice Biometrics enforces authentication with non-repudiation, security, and flexibility without sacrificing end-user satisfaction. Work from home service, online training and education portals, or remote access to sensitive data are a few practical applications of the solution.

Progressively authenticate users based on their roles or transactions:

- PIN-to-email
- Voice
- PIN-to-Phone
- Text
- OATH compliant Apps & Tokens
- Voice Biometric
- IP Geolocation
- Device ID
- Security Questions
- PhishAvert™ Secret

**Multi-Channel Authentication Vectors**

Contact Us Today

For more information, please contact:
888-826-2526
www.anakam.equifax.com

This publication contains many of the valuable trademarks, service marks, names, titles, logos, images, designs, copyrights and other proprietary materials owned, registered and used by Equifax Inc. and its affiliated companies, including but not limited to the registered mark “Equifax”; any unauthorized use of same is strictly prohibited and all rights are reserved by Equifax Inc. and its affiliated companies. All other trademarks and service marks not owned by Equifax Inc. or its affiliated companies that appear in this publication are the property of their respective owners. Equifax and EFX are registered trademarks of Equifax Inc. Inform > Enrich > Empower is a trademark of Equifax Inc. Copyright © 2012, Equifax Inc., Atlanta, Georgia. All rights reserved.