Identify devices as well as individuals

Equifax Identity proofing can also verify the reputation of the device used to access your systems - in combination with applicant identity proofing or as a standalone capability. This helps to determine if the applicant has a fraudulent purpose. Information about where a device really is and whether it is associated with other devices used in known fraud helps passively identify known and potential fraud before an applicant has access to your systems and private data.

- Data on nearly 1 billion devices used to access online services across several industries worldwide.
- Real-time fraud prevention at registration, login, and other transactions.
- Protection for every internet-connected device including PC, tablet, or mobile device.
- Passive detection that works within your existing workflow without affecting the user experience.

Incorporate real-time behavioral pattern and velocity detection

Equifax’s unique dataset, analytics and proprietary matching logic, combined with our in-house risk and fraud expertise, provide important insights into application activity that is not available anywhere else. Our solutions detect patterns across institutions and industries that are indicative of fraudulent activity in real time, providing early fraud detection that cost-effectively isolates high-risk applications without negatively impacting the applicant’s experience.

- Monitors identities across dozens of industries, thousands of institutions, and billions of identity and credit events to find suspicious activity that any single institution couldn’t see on their own
- Returns real-time views into velocity and behavioral patterns that look at identity events in time frames as small as seconds
- Uses our proprietary keying technology to effectively validate the components of an individual’s identity - thereby driving down false positive rates

Identity Proofing

Minimize fraud risk by knowing that the applicant is who they say they are when they enroll.

Whether users are receiving federal benefits, transferring banking funds, or accessing sensitive personal health information, agencies and businesses today are concerned about the risk of fraud, identity theft, and security when offering online services.
Securely authenticate high-exposure internet channel transactions

Identity theft has become one of the fastest-growing crimes in the United States, and, unfortunately, it is fairly easy for a criminal to obtain personal information for fraudulent use.

Equifax Identity Proofing is an Internet-based service that authenticates an applicant’s identity by presenting multiple-choice questions to the applicant that should only be known by that actual person. This patented interactive session binds the applicant to the identity information entered and leverages an analytical model that provides a fraud risk score as part of the overall assessment.

By flagging suspect transactions earlier in the process, you can stop problems before they occur, saving time and money in the corresponding manual review meanwhile protecting its reputation.

Equifax Identity Proofing offers a far-reaching and comprehensive solution to positively verify and authenticate individuals using consistent and objective score-driven policies that incorporate multiple data assets spanning both demographic and credit history data.

Equifax expertise is derived from more than a hundred years in business and from managing more than 310 million US identities for commercial and government clients. We have unmatched insight gained through the implementation of identity and access management systems for federal agencies and some of the world’s largest financial institutions and healthcare entities.

Cost-effective remote verification

Equifax identity proofing allow enterprises to deploy externally-facing, transformational business applications with strong identity awareness established at registration. It solves the problem of expensive, in-person verification by providing cost effective, no-touch identity proofing during the user’s initial enrollment on the Web portal.

With Equifax Identity Proofing you can be assured that the user’s “claimed identity” is correct — they are who they say they are — and that the information presented to support the application is authentic and belongs to that user.

Consistent, accurate match rates

Identity verification is usually done through a check of official records or through verification of financial account information. The historical challenge to remote identification has been to verify and authenticate individuals who have limited financial backgrounds primarily due to the fact that the data needed to verify and authenticate these applicants has been unavailable from traditional sources. Our identity proofing solution leverages our proprietary utility and telecommunications data along with many other proprietary and unique data resources to help find and identify those applicants.

This information corroborates identity information found elsewhere within the vast Equifax network, giving powerful insights that boost the effectiveness of our already market leading identity score performance. Through the use of proprietary data and patented analytics, Equifax is able to find 98% of individuals in the U.S. and also provides dramatically elevated confidence levels that the verified individuals indeed are the persons you are looking for. With our unmatched data sources, Equifax is consistently able to provide the most complete coverage and accurate identity verification and authentication for US residents.

Reduce identity fraud and unauthorized access

Equifax Identity Proofing solutions uniquely authenticate an applicant’s identity through a five-step process which works by asking intelligent questions related to the applicant’s history — like past residences, employment, and credit data. Applicants must answer an enterprise established percentage of consecutive questions correctly, making it extremely difficult for an imposter to gain access to your web-based applications. The number of questions and the required score can be varied based upon your fraud mitigation strategy, such as the risk of the transaction, or the risk that the claimed identity is not authentic, for example in case of a known stolen identity or mismatch.

Because we do up front comparisons before we ask questions, we only ask questions specific to the applicant and do not need to churn through multiple question sets in order to accurately corroborate the applicant’s identity.

Adaptive Quiz capability

- Determine number and/or category of questions to present based on applicant data and/or ID verification results
- Determine whether to ask questions or not based on applicant data and/or ID verification results
- Present simulated questions to thwart fraudsters
- Optionally present a second set of questions based on how well applicant answers the first set
- Specify how many additional questions to ask an individual should they miss too many questions

Differentiated data sources

- Includes demographic marketing data that improves the coverage of population not found in the credit file, and provides content for non-credit questions
- Includes employment data which provides content for non-credit questions
- Includes utilities and telecommunications account data to help identify under-banked populations

Key benefits

- Reduce fraud through identity authentication.
- Minimize manual processing time and costs.
- Reduce website abandonment rate by proactively addressing security concerns.
- Incorporate into your business processes based on security or fraud mitigation needs.
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- Comply with USA Patriot Act, FFIEC, and FCRA guidelines.
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#### No repeat questions

- Include both credit and non-credit interactive question types
- Select from more than 40 types of questions, leveraging highly accurate, non-public data sources to minimize false-positives
- Avoid previously asked questions until all possible questions have been exhausted

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For more information, please contact:
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