

# Authenticate

## Knowing the identity of your customers

The authentication of a new customer's identity can now be swifter, more certain, and less costly through checking prioritised data sources supported by client specific electronic verification routines. In most cases, this removes the need for documentary proof to be provided. With this flexibility, you can control and set customer enrolment strategies according to the measure of risk within any new application.

Experian's Authenticate solution offers varying degrees of functionality to suit your requirements. It can be supplied in a simple, generic form, or delivered as a fully customised solution. Whichever option you chose, Authenticate will meet your customer verification needs.

Authenticate combines three related elements: validation, verification and fraud alerts:

**Validation** – the process of establishing that there is sufficient supporting evidence to confirm that a person of the supplied name exists at the supplied address.

**Verification** – the process of establishing that the customer you are dealing with is the 'owner' of the valid identity references.

**Fraud alerts** – the process of supplementing the results of the above processes with checks on a number of additional 'high risk' data sources.

All the available data is then amalgamated and passed through a scorecard to generate an overall measure of the degree of confidence that may be placed in your customer's identity – referred to as the Authentication Index.

### The Authentication Index

This index is a key element of Experian's Authenticate solution. It is a summary of the level of confidence you can have that a new customer's identity and address are correct, and that the customer communicating with you is who they say they are.

### Flexibility and customisation

Dependant upon your specific requirements – influenced by the type of business you are involved in, the risks inherent with the products and services you offer and the compliance regime you operate – the Authenticate product provides a flexible solution.

At one end of the spectrum is a version of the product that generates a generic outcome that provides the Authentication Index and the fraud alerts.

At the other end, is a version of the product that can be customised to your specific requirements.

### Customisation

With the assistance of an analyst from Experian, if required, you will be able to decide which of Experian's data sources are most relevant to your products and decide how best to use them. These data sources can be defined as primary or secondary, or can be ignored altogether.

In addition, you have the ability to define your minimum requirement for the number of matches you would expect to see against the data sources you have identified as primary and secondary. This level of matching can be viewed as 'ticks in boxes' and can be used to generate a measure of ID Confirmation, representing your own minimum standards of customer authentication.

Within the ID Confirmation definition, it is possible for you to specify the minimum number of matches in relation to the claimed age of the individual, thereby providing you with an Age Verification capability.

In addition, the Experian analyst can assist you in defining the most appropriate decisioning strategy to be applied within the customised product.

Having decided on which data sources are required, the level of ID Confirmation to be applied and the appropriate decisioning strategy to be executed, the level of authentication is then generated by:

- Accessing all selected data sources to validate that the customer genuinely exists
- Amalgamating the electronic information to be used within the scoring process
- Establishing the level of ID Confirmation achieved
- Checking, using Experian's unique verification process, that the customer is who they say they are, providing for fraud prevention processing

Presenting the outcome as:

- the overall authentication level / decision
- the level of overall ID confirmation
- an Authentication Index value
- a list of 'high risk' conditions if applicable
- a list of data sources and items to confirm the customer's identity
- the oldest record found
- the number of Age and Time at Address confirmations

## Features

- Client definable system parameters and decisioning strategy
- Identity and address verification using Experian's databases
- Experian's powerful Detect processing is seamlessly embedded, highlighting identity fraud
- Generation of the Authentication Index
- Enquiries can be retained indefinitely
- Provides a full audit trail
- Extended hours availability

## Benefits

- Generates an Authentication Index to satisfy the risk-based approach to customer identification
- Customer does not need to be present
- Consistent outcomes
- Ideal for centralised operations
- Quick and easy to implement
- Experian hosted web site, XML and CU 6.2 CPU Link versions available

## Data sources accessed by Authenticate

- Postal Address File

Contains all known addresses, including postcodes, for all known properties in the UK.

- Electoral Roll File

Provides a list of every person resident in the UK who is registered to vote; 45 million individuals recorded on the latest register.

- Public Information File

Contains County Court Judgments, Decrees in Scotland, bankruptcies, administration orders and voluntary arrangements; 6 million available records.

- Application databases – in excess of 150 million records
- Includes the Credit Application Previous Search (CAPS) file – the UK's largest file of credit reference enquiries, relating to applications for credit made by individuals.

- Credit Account Information Sharing (CAIS)

A CAIS file is an industry shared file that contains information about credit accounts, holding in excess of 360 million records.

- BT-OSIS (Home telephone number database)

Holds in excess of 27 million UK telephone numbers including cable and mobile.

- The UK's Fraud Prevention Service (CIFAS)

CIFAS holds information on suspected and known fraudsters; 390,000 records are currently held.

- Redirect Check™ database

Data from the Royal Mail. Used for fraud prevention purposes to identify where a fraudster has set up a postal redirection away from the current supplied address.

- Accommodation Address File

Contains data (8,000 addresses) taken from the Experian Business Information Limited Company and Thomson databases.

It is used to identify fraudsters (making credit applications or buying goods using stolen credit card details) using addresses that are not their current residential address, but from where they can collect any mail sent to them.

- Sanctions data

Data relating to high-risk individuals in the context of money laundering activities. Includes data from the U.S. Treasury's Office of Foreign Assets Control (OFAC), the Bank of England and the list of Politically Exposed Persons (PEP).

- Mortality File

Data associated with the process of probate and from undertakers is used to contribute to the verification process.

## Availability Options

Experian can make Authenticate available:

- For integration into your own application processing systems using an XML embedded servlet (subject to bespoke investigation).
- For stand-alone enquiries over the Internet, Authenticate is available through an Experian-hosted website.

## Storage and Recovery

Authenticate provides a full audit trail with all records being stored at Experian. Records can be stored and subsequently retrieved individually or in bulk, depending on the requirement.

## Product support

A helpdesk is available between 08:00 and 17:00 hrs, Monday to Friday. Call 0115 992 2223.

## Technical support

Technology has always played a central role in the solutions and services provided by Experian. Our two computer systems in Nottingham are amongst the largest commercial sites in the UK with over 1,500 Mips and 14 Terabytes of data storage at our disposal. Using this technology, Experian supports over 220,000 online terminals worldwide and handles millions of transactions each day.

## To find out more

For further information, please contact your Experian Account Manager, or the New Business team:

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