



EQUIFAX[®]

Verify Customer Information

Say yes with confidence. Equifax can help you reduce friction, uncertainty or compromise across your customer identity processes.

Our comprehensive solutions are designed to support your identity requirements across multiple use cases and user journeys. All of our products can work seamlessly together, so you can configure your perfect identity journey with one or many.

How we can help you:

Verify your customer

Make informed decisions quicker, comply with regulation, by ensuring your customers are genuine.

Know Your Customer

Bank Account Verification

Authenticate your customer

Better protect your business from unnecessary risk by ensuring your customers are providing accurate information.

Knowledge Based Authentication

Biometric Document Verification

Open Banking ID

Minimise digital risk

Reduce your exposure to digital risk by authenticating email accounts and devices.

Email Risk

Digital Trust

Know Your Customer

Equifax can help you perform rigorous identity checks in near real-time without adding any complexity to the user experience. So you can get to Know Your Customers with confidence, and meet industry and regulatory standards.

Identity verification looks beyond the direct evidence of fraud or misrepresentation to connect accounts, people and devices that might seem unrelated. This helps you spot suspicious behaviour or anomalies and prevent fraud from sources that otherwise appear genuine.



With our market-leading data, we have over *one billion data items* to support identity and the associated risk process.



We enrich over *32 billion transactions per year* with our market-leading identity data. We're helping our customers make better informed decisions, manage risk and onboard better clients, better.

How It Works

Know Your Customer verifies a customer's identity in near real-time using name and address matching and personal attributes. This reduces your exposure to risk and improves your overall customer experience, whilst ensuring you adhere to KYC and AML requirements.



Electoral Roll
Credit Agreements - Lender Level Data
Court Data



Date of Birth - Insight & Electoral Roll Checks
Bank Account Verification (Optional)



Sanctions - Politically Exposed Persons, Relatives & Close Associates of PEPs. Special Interest Persons (Optional)
Halo Deceased
CIFAS Fraud (Closed User Group)

What Does This Mean for You?



Say yes confidently with world-class data at your fingertips

Onboard more good customers and make better credit decisions quickly as we efficiently verify their data. User experience improves, fraud and financial crime controls increase, and exposure to unnecessary risk decreases.



Competitive, fully customisable & off the shelf packages

Select the best product or combination of tools for your needs. The more verification methods used, the greater trust you can place in the outcome



Easy integration for improved customer experience

Customise the aesthetics, parameters and integrate seamlessly into your existing systems via API integration or use our customisable web interface.



Improve efficiencies in a single contract

With a single supplier arrangement, we can help provide greater value and efficiencies, reducing the time, effort and cost of integrating and managing multiple vendors and contracts.

Equifax Bank Account Verifier

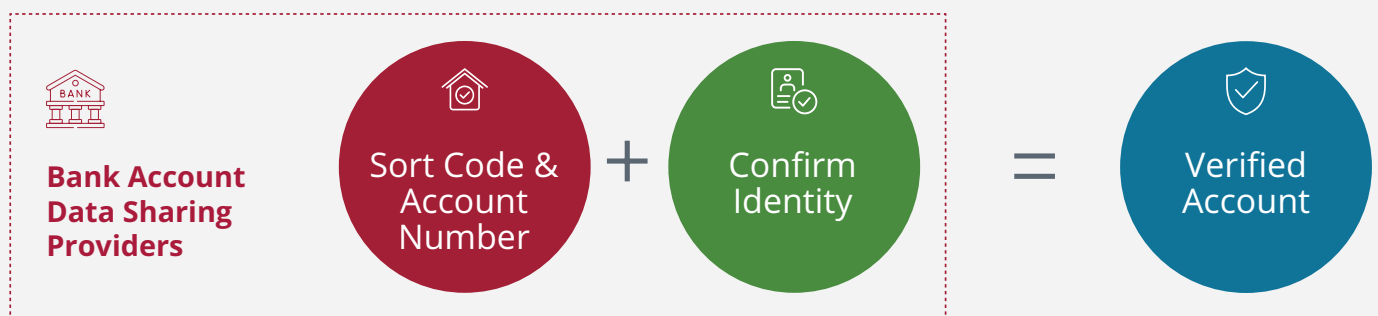
With Equifax Bank Account Verifier you can efficiently verify your customers' identity and match bank account details electronically.

A comprehensive and versatile tool to quickly verify a customer's identity and confirm whether the bank account details they have provided when setting up a direct debit, are accurate and genuine. It searches for, and provides, partial and absolute matches based on their supplied information, allowing you to make the most informed and confident decision.

It's flexible enough to allow clients to perform checks in store, online or over the phone. You can choose to integrate into your own system or we can host separately with a fully customisable interface depending on your requirements.

Works perfectly alongside other products from our Identity portfolio to further validate or authenticate your customers and minimise exposure to risk or fraud.

1. A customer supplies information to client; name, address, date of birth, bank account and sort code
2. Equifax checks against billions of data points in near real-time, and compares linked and previous addresses to any earlier instances of fraud
3. The system produces a match report. We highlight matches and non-matches through the system to allow you to decide the next steps.



Key Benefits



Access market-leading data assets, immediately

High quality insights to make better informed decisions, helping you say yes in as few steps as possible



Streamline your customer journey

Integrate efficiently and fully in store, online, or on the phone depending on your customers' demands.



Increase your application success and sales

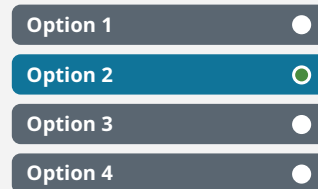
Make better decisions thanks to more accurate and reliable data of absolute and partial matches. You can verify individuals even if they haven't informed their bank about changes of address or circumstance.

Knowledge Based Authentication Verifier

Once you're confident an identity exists, identity authentication helps minimise fraud exposure further by confirming your potential customer really is genuine and they own the data they're claiming.

You can reduce risk and onboarding times by authenticating genuine customers by questioning their knowledge on personal information. Pull on a series of 35 knowledge-based questions from a variety of personally identifiable information (PII) sources, including mortgage, loan, credit cards, mobile phone, linked addresses, retail activity and more. By pulling from a variety of sources, it can significantly reduce the risk level, as fraudulent characters are less likely to have access to or know the information being asked of them.

A series of highly configurable knowledge based questions. With interactive address matching to resolve discrepancies and ambiguities. Recognise repeat application attempts to help manage fraud.



With Equifax Knowledge Based Authentication you:

1. Agree and program your authentication level and recall rate
2. Ask your customer typically two to six questions from the data Equifax holds on them
3. Verify your customers following their recall levels and help complete your due diligence requirements.

Knowledge Based Authentication only produces a set of questions when a positive ID match has been completed as part of a larger and progressive authentication journey. The more questions the potential customer answers correctly, the higher the chance they really are who they say they are – **giving you greater confidence to say “yes.”**

Key Benefits



Identify more genuine customers

Maximise the chance of identifying real customers while minimising input fields by posing questions from a comprehensive range of data.



Configure your pass rates

Choose your pass rates and question intensity based on your required authentication level. Select from a choice of 35 potential questions on the supplied address.



Resolve discrepancies and ambiguities more effectively

Identify partial results or anomalies against addresses provided thanks to our interactive address matching.

Open Banking ID

Real-time authentication and identity verification leveraging Open Banking Open Banking ID helps you to minimise fraud exposure further by confirming your potential customer really is genuine and they own the data they're claiming.

Helping you to improve verification rates and reduce fraud risk by leveraging the Strong Customer Authentication (SCA) standards needed to log into a UK bank account with

Open Banking ID and prove the customer data is accurate. We can help you perform a secure, real-time customer anti-impersonation assessment, ID verification and proof of address to help speed-up your customer acquisition. Open Banking ID can be used alongside our other products to help provide additional authentication, conforming to AML regulations, whilst helping to reduce friction across the customer journey.

Leverages the Strong Customer Authentication standards to log into a UK bank account to perform rapid ID verification, anti-impersonation assessment and proof of address.



Key Benefits



Added protection with SCA standards

Be confident in your decision making process as it employs existing and stringent SCA methods used in Open Banking.



Fast and robust authentication

Perform secure, real-time customer ID verification, anti-impersonation assessment, and proof of address even when credit data authentication is too intrusive or unavailable.



Improved customer experience

Take advantage of a quick and easy process customers are already familiar with. And integrate seamlessly into your existing systems for improved and faster customer onboarding.



Competitive and usage-based prices

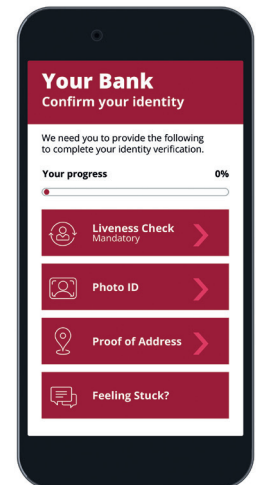
Select the best product or combination for your needs. and priced by usage, you only pay and get what you really need

Biometric Document Verification

Reduce manual processing and risk with highly reliable, real-time document and facial recognition through customers' smartphone or web cameras.

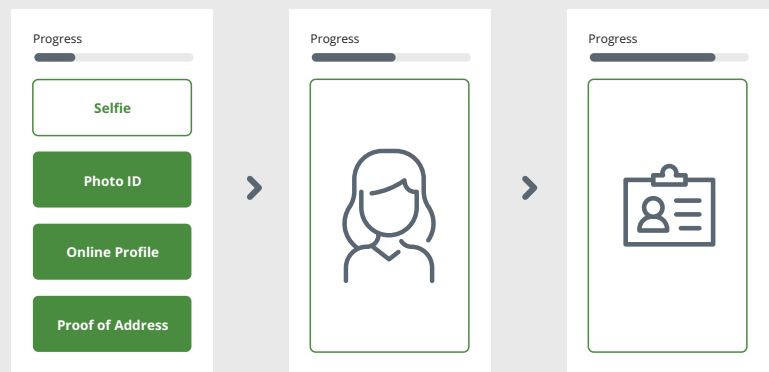
Biometric Document Verification is a fast, simple and highly reliable authentication process. It replaces the cumbersome method of physically presenting documents and improves the end-user experience, whilst reducing the amount of paperwork and administration for your team. Results are near-real time, reducing application times from weeks to minutes. Using web or mobile camera facial scanning methods to check documents and identities, the software recognises over 6,000 global identification documents, including 200 international identity cards and passports.

An efficient way of authenticating an identity with a high degree of assurance, it performs multiple, robust security checks, including machine-readable zone (MRZ), eChip, font, microprint and hologram verification, and facial recognition with passive liveness detection.



Fully customisable with four levels of validation; document, selfie, liveness and device, the user interface can integrate and aesthetically match your existing process. And we can add an auditing function to allow underwriters or administrators to review decisions and see why a consumer passed or failed.

Use facial recognition and ID document scanning e.g. UK passport and driver's licence to authenticate a user. Highly reliable and trustworthy way of authenticating an identity with a high degree of assurance.



What does this mean for you?



Verify and sign up more customers in less time

Reduce application times to minutes as results are almost instantaneous. Spots false, or altered documents, using forensic analysis of multiple features, including MRZ, holograms, layout and fonts.



Reduce administrative burden and risk

Removes the need for physical visits and the laborious process to endorse documents, and removes the risk of fraud associated with manual document verification. Prevents spoofing by matching the genuine customer using facial image capture and liveness detection.



Demonstrates technological advancement

Allows you to show more modern ways of working with technology to ease customers' frustrations. This is a customer-friendly and convenient verification method which may help attract more new customers as they don't have to post their documents or visit a branch.

Email Risk

Reduce your exposure to digital risk by authenticating email accounts and devices.

Identity risk management helps your business evade evolving digital fraud tactics more effectively, and approve transactions faster, all while ensuring your genuine customers continue to have a positive and seamless experience.

We compare various data points against multiple attributes, including authenticity, history, any associated fraud, IP addresses, and disguising techniques. And our responsive technology stays up-to-date to help you outsmart the fraudsters.



Figures show there are roughly **5+ billion** email users in the world. That's nearly 70% of the world's population*.



65+ million of those email addresses are registered to UK users alone. That's a lot of potential hiding places for fraudsters*.

1. Email Risk verifies the existence of the email address provided, examines its age and domain, and highlights any linked fraud data and the industry where it occurred.
2. By evaluating data points from over 40 million addresses, we provide a trust score which represents the degree of certainty we believe the email is associated with the customer. The system records any new fraud events and adjusts the trust score in subsequent interactions.
3. It works independently or in combination with other identity products for higher levels of risk management and business confidence.

Analyses a database of over 40 million addresses, to examine the email address validity, history and risk threat against blocklists and various data points to ensure customers are authentic.



Conduct business in confidence

Unlock the potential of this unique global identifier of digital engagement and transactions in every industry.



Access world-class data

Analyse a list of millions of categorised addresses and domains.



Manage risk

Better assess potential risk by identifying which industry previous fraud has happened.



Examine the data further

Gather extra information besides ownership or linked accounts, including fraud score, risk score and reason codes with the <Email Insights> add-on.

Digital Trust

Identify risky devices by revealing hidden connections, suspicious accounts and fraud ring associations before they damage your business.

Digital Trust helps prevent digital fraud without sacrificing the user experience. It identifies devices with evasive behaviours and allows you to review high-risk connections, including any devices hiding behind anonymising technology, including proxy servers, encrypted networks and mobile emulators, you can identify risky attributes or a history of fraud the moment they connect with your site or app.

It leverages device history and confirmed fraud reports to track relationships between devices and accounts. Over 65 million detailed fraud reports are available from a global network of 6,000 security analysts providing information on over 7 billion known devices.

Digital Trust is particularly effective at adding an independent layer of digital identity when personal identifiable information (PII) might not be available or possibly compromised.

Identify risk devices by revealing hidden connections, suspicious accounts and fraud ring associations before they damage your business.

Access network with billions of data points

Capture device insights in real time



Trusted alternative when PII is missing

Configure to suit your requirements



Make assured decisions more quickly

Capture device insights in real time to identify potential risks by accessing the a huge cross-sector network with billions of data points.



Customise your process

Configure the fraud and abuse types you identify as affecting your sector and posing the most risk to your business.



Effective PII alternative

Benefit from a trusted alternative to protect your business when PII isn't available.



Integrate an extra layer of protection

Incorporate seamlessly into your existing systems with JSON API and can work in tandem with our other identity products for even more risk management and assurance.



For more information please visit [equifax.co.uk](https://www.equifax.co.uk) or contact your account manager.

* Source: <https://www.internetworldstats.com/stats.htm>

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