



Equifax eIDverifier

Minimize online identity fraud with this unique interactive ID verification process from Equifax

Because there is no picture ID for the Internet, establishing proof that an individual is who he or she claims to be remains one of the most important issues in the Net economy. As more business migrates to the Internet, fraud losses will seriously impact the bottom line. The key to minimizing fraud is to find out who is sitting at the keyboard. eIDverifier does that, using unique, sophisticated technology that takes identity validation to a higher, more accurate level.

eIDverifier: Advanced virtual verification

Enabling true identity verification in the virtual marketplace is a challenge. eIDverifier seamlessly integrates into your existing applications, allowing real-time authentication of consumers so you can proceed with transactions within minutes. Specifically, eIDverifier enables you to...

- Validate an online identity quickly and easily using information only a specific individual would know.
- Save the cost of a manual verification process while increasing the reliability of results.
- Customize security requirements specific to your industry and business needs.
- Ensure that your consumers' identities are protected from fraudulent activity.
- Capture accurate information for your customer database.

eIDverifier: How it works

With eIDverifier, you have the flexibility to raise your standards of fraud protection as high as you need them to be. Validating the identity of an online customer takes three simple steps...

1. The user completes and submits an online application form. eIDverifier edits and validates the data elements supplied by the user and then verifies key data fields against the content of multiple databases.
2. The Equifax authentication engine displays a multiple-choice questionnaire based on information specific to consumer and business information sources. These questions can include elements from the user's financial history. The user then completes and submits the questionnaire.
3. A series of algorithms compares the user-supplied information to the data sources, and the consumer responses to the multiple-choice questionnaire, to determine if the person is indeed who he or she claims to be.

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eIDverifier: An effective, economical process

As a totally outsourced solution, eIDverifier leverages Equifax and other industry data sources, and is based on industry-leading, innovative technology, providing unrivaled results at an economical cost. The eIDverifier process...

- Employs a multiple-question interactive query process that takes eIDverifier beyond traditional, wallet-based authentication procedures.
- Produces an identity assessment score and reason codes by making a comparison of consumer-provided information from Equifax and other industry data sources.
- Can be bundled with other Equifax solutions, such as Decision Power™, to verify the identity of a consumer before or after online, real-time credit decisioning.

When a consumer makes an application online and true identity is the question, eIDverifier performs a validation and delivers a fast, reliable answer.

*For more information about Equifax eIDverifier, visit the Equifax Canada Web site at www.Equifax.ca, contact your sales representative, or call **1.800.278.0278**.*