



Digital Identity Trust for the digital era

Effective verification strengthens confidence
in legitimacy of consumer identity

Digital Identity Trust helps customers verify identity information provided by the consumer is legitimate using insights from multi-dimensional data sources, including phone number, email and mobile device verification

As more and more organizations move to online and digital channels, it is imperative to verify the identity of both faceless and in-person consumers. Carefully orchestrated verification strategies are critical in today's digital era to fight existing and evolving fraud, comply with regulations and facilitate online transactions — without disrupting the consumer's experience. **Digital Identity Trust** helps to verify an identity with confidence through real-time, risk assessments of the consumer's digital identity i.e., identity information like name, address along with their phone number, email address and digital device – either individually or layered together for a multi-factor assessment.

Why Digital Identity Trust?

Digital Identity Trust is for businesses that want ease and convenience in:

- **Using real-time verification** of the consumer's phone, email and device either standalone or as part of a layered risk mitigation strategy
- **Conducting passive verification checks** to establish trust in the identity and digital information
- **Obtaining additional indicators to assess potential fraud**
- **Implementing risk mitigation** that can be paired with other identity solutions
- **Reducing friction and improving consumer experience** while still effectively evaluating risk
- **Establishing trust in the consumer identity**, the channels they are using and the correlating digital insights
- **Evaluating future interactions for anomalies** before instituting more friction-filled authentication measures



Verification results for
more than **95%** of
the adult US population

90+% approval rate
with less than **.5%**
fraud included*

Reliable, real-time, online identity verification

Features	Benefits
Provides trust results and reason codes for: <ul style="list-style-type: none">• Overall identity• Phone number• Email• Device	<ul style="list-style-type: none">• Confirms identity legitimacy by cross-checking multiple data points• Increases ability to approve more identities• Decreases false positives

How does Digital Identity Trust work?

Real-time capability

- Data matches and assessments are performed in real-time to verify the information associated with the consumer. The information is referenced against high-quality, up-to-date data sources to verify that the consumer's identity is legitimate including:
 - Credit data
 - Utility data
 - Mobile phone data
 - Email data
 - Global device consortium data
- Assessment scores of the overall Identity, phone, email and/or device, along with applicable reason codes are returned to the customer.
- Digital Identity Trust is available via an API that is hosted on a simple, secure, cloud-based platform.

When to use Digital Identity Trust

Equifax works across multiple industries to help customers optimize their consumer identity verification and risk-mitigation strategies.

Industries		Uses	Implementation
<ul style="list-style-type: none">• Financial Services<ul style="list-style-type: none">– Banks and Credit Unions~ Credit cards~ Loans~ DDA• Brokerages	<ul style="list-style-type: none">• Government<ul style="list-style-type: none">– Federal– State• Utilities<ul style="list-style-type: none">– Energy– Telco– Wireless• Retail• Healthcare	<ul style="list-style-type: none">• First-time customer acquisitions• Email verifications• Phone verifications	<ul style="list-style-type: none">• Compliance checks• Risk-based assessment for step-up authentication• Passive authentication• Data hygiene

Moving critical business operations online provides faster and more efficient services for customers, partners and employees. Organizations searching for opportunities to shift programs online need to minimize the inherent risk of conducting transactions in this environment. Digital Identity Trust helps customers verify the information of consumers and mitigate fraud, enabling greater efficiency and reduced costs for delivering services.

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*Approval rate based on Equifax 2020 research of all inputs provided for ID, phone number, email and device. Customer-reported fraud rates during Q1 2020. Results may vary based on actual input data, services used and other related factors.

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