



**EQUIFAX**

## Identity Matching

Real-time, consistent identity resolution to help you enhance acquisition, account management, and customer service

Quickly accessing and maintaining accurate consumer identity data can be a challenge in today's rapidly shifting world. Consumers may use multiple names and varying addresses as they interact with different organizations. At the same time, many companies have numerous consumer databases, resulting in multiple and inconsistent consumer records across datasets.

In order to support new growth, enhance your customer relationships, and reduce portfolio risk, you need to be able to recognize unique individuals across your organization.

### **Identity Matching from Equifax can help businesses simplify and improve identity resolution efforts**

Through near real-time updates powered by cloud-based technology, Identity Matching from Equifax has completely reengineered the identity resolution process.

Identity Matching examines multiple datasets and combinations of data elements to uniquely identify individuals and provide a richer, more accurate consumer profile that you can use to make better business decisions. We use sophisticated search/match logic to connect data and strengthen our identity graphs. We then append unique identifiers — also known as “keys” — for known consumers. We can also create new keys for unknown consumers. With these keys, you can more accurately identify consumers regardless of name changes (married vs. maiden name), name variations, or address changes.

### **Key benefits**

**Uniquely identify individuals** across disparate datasets and reduce costs associated with multiple inconsistent data sources

**Leverage near real-time identity matching** powered by cloud-based data and technology

**Improve consistency** in identifying consumers by relying on advanced search/match logic

**Identify millions of new consumers** by using match data exclusive from Equifax such as credit, specialty finance, and other datasets

**Access identity matching services** through the right delivery channel for your business — batch, online API, or deployable cloud-native applications

Usage is regulated by Gramm-Leach Bliley Act (GLBA)

We provide these keys to you at several levels of detail to help you better identify unique consumers and connect your datasets



#### Consumer Key

A unique key that represents an individual. Each consumer has a single key associated with their identity.



#### Address Key

A unique key for the provided address. Address keys may be shared across individuals at the same location.



#### Household Key

A unique key for family members residing at the provided address. Household keys may be shared across individuals at the same location.

### Identity matching fueled by unique data, advanced techniques, and a cloud-based foundation

Our identity matching solution is fueled by a comprehensive view of consumers, sophisticated algorithms, and a cloud-based foundation to support stable, always-on capabilities.

- **Complete consumer view:** We integrate your company's data with exclusive datasets from Equifax such as consumer credit and specialty finance data to develop a complete and connected view of each individual.
- **Greater precision powered by advanced search/match logic:** Using advanced algorithms, we examine every piece of data, connect datasets, and assign unique keys to each individual, address, and household. Our next-gen search/match logic results in greater precision and consistency in identifying and keying consumers.
- **Near real-time matching driven by always-on cloud-based data and technology:** Our cloud-based architecture ensures instant access to datasets, always-on functionality, increased stability and scalability, and near real-time matching and updates.
- **Faster deployment:** With consistent matching and keying and cloud-based technology, matching services can be designed, tested, and deployed with unprecedented speed.
- **Built-in security and compliance:** All data undergoes encryption and tokenization to ensure complete security and data privacy, as well as to support compliance controls.
- **Continuous validation:** Processes are regularly validated to support high matching confidence, consistency, and optimal performance.

### Delivery options

Identity Matching services are available through a variety of delivery channels to meet your unique business needs. Once you enhance your identity resolution efforts, you will be better able to append data such as credit attributes and scores to support your analytics, decisioning, and customer management.

#### Access Identity Matching via these channels

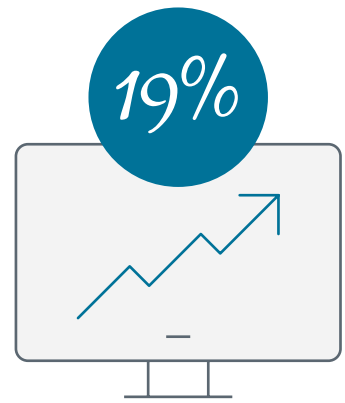
- Batch
- Online API
- Cloud-native Keying as a Service (KaaS) applications
  - Snowflake
  - Google Cloud Platform
  - Additional platforms coming soon

**Identity Matching outperforms legacy identity resolution processes**

Our reengineered Identity Matching solution shows increased performance in accurately identifying existing and new consumers compared to legacy processes.

By using Identity Matching, one client achieved an over 19% improvement in consistent keying compared to its legacy identity matching process.\*

Identity Matching from Equifax can help you speed your identity resolution efforts and make more confident identity-based decisions. Rely on Identity Matching to find new consumers for your offers, enhance your portfolio management, and improve your customer service efforts.



**Improvement in consistent keying**

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**[equifax.com/business/product/identity-matching](https://equifax.com/business/product/identity-matching)**

\*Results may vary based on actual data and situation.