The challenges of the consumer experience across an omni-channel environment

At a time when consumers rely heavily on their mobile devices for just about everything, many still have frustrations with the experience. When it comes to entering personal information, consumers are deterred by having to manually enter so much data. This leads to transaction abandonment (around 97% of mobile transactions are deserted\(^1\)), which in turn leads to losing revenue and the opportunity to gather valuable consumer insights.

A more frictionless mobile consumer experience

InstaTouch® ID, a consumer identity and authentication service powered by MobileConnect from Equifax, is helping change the consumer experience from the point of acquisition. Enabled by our best-of-breed data and technology, this configurable service works “behind the scenes” to help businesses confidently and quickly authenticate consumer identity information.

This helps improve the user experience for both businesses and consumers. Consumers get a more secure, streamlined and frictionless process, helping reduce abandonment and inaccurate data entry. In turn, businesses get increased engagement and a faster path to revenue. And, InstaTouch ID provides service providers with authenticated consumer data and insights, helping identify fraudulent activity.

This new service can be beneficial to a wide range of communications and energy service providers and their consumers. It helps streamline the consumer experience and authenticate data for telecommunications energy service providers and more. From simplifying the tedious process of entering personal information during the door to door sales process, to reducing call handling time in a call center and verify an identity quicker.

Key benefits

Improved experience and reduced abandonment:
Auto-filled personal information simplifies the tedious process of needing door-to-door sales reps to enter a multitude of personal data and authenticate a prospect’s information. Additionally in call centers, the service can assist with quicker identity verification by reducing call handling times and ultimately potentially helping cut call center costs.

Improved consumer data and insights: Authenticated consumer information helps give businesses the deep insights they need to help enhance the consumer experience, streamline acquisition workflows and optimize supplemental offers.

Identify potential fraud:
Consumers are automatically identified and authenticated at the point of acquisition, helping to mitigate risk and diminish potentially fraudulent requests.

InstaTouch ID for communications and energy service providers
Separate fact from friction.
**Key features**

**Data accuracy**
InstaTouch ID uses Equifax data to help identify and authenticate consumers at the point of acquisition. This helps detect potentially fraudulent requests and high-risk consumers.

**Auto-filled personal info**
InstaTouch ID auto-fills mobile and online forms with authenticated consumer information. This reduces manual entry of data, the friction typically associated with the mobile transaction experience, abandonment, and the potential for fraudulent activity and data entry errors.

**Confidence and risk scores**
InstaTouch ID allows merchants to set confidence and risk scores to flag potential high-risk customers. This also helps support AML, KYC and CIP programs.

**More seamless integration**
InstaTouch ID integrates almost seamlessly with existing technology and decision management systems. It's easy to implement and scale, can be customized for design and user experience across multiple platforms and channels, and is accessible to APIs.

**Key use cases**
Service providers use InstaTouch ID for consumer data authentication, auto-filling forms and applications, and much more. Sacrificing detailed data means you don’t get the appropriate information needed to authenticate consumers, leaving you more susceptible to fraudulent and high-risk transactions.

**Communications and energy service providers**
As communications and energy companies expand and adopt mobile as a channel for services and capabilities, they are finding that the experience is often difficult and frustrating for consumers. They need to streamline form-fill processes, authenticate consumer identities across devices and identify candidates for product or service offers. InstaTouch ID provides a more frictionless journey to secure identity, mitigate potential fraud, provides a faster path to revenue and helps encourage return engagement.

InstaTouch ID provides consumers with a more secure and frictionless process reducing the amount of PII entered. It also provides ease of use for the consumer across multiple devices without having to identify themselves every time. And, lastly, generally the consumer only needs to provide 9 key strokes to self-identify (ZIP code and the first 4 digits of their date of birth).

[equifax.com/business/instatouchID](http://equifax.com/business/instatouchID)