FIS

ID AUTHENTICATION
Custom Solution

Generates an interactive, multiple choice knowledge-based questionnaire to authenticate identity – a non-FCRA service provided by ChexSystems®

In 2020, there were 10 million victims of identity fraud, with fraudsters stealing $13.3 billion from consumers*. As identity fraud continues to increase and become more sophisticated, organizations need a way to layer a robust identity proofing system to authenticate and verify their customers, especially in a consumer-not-present environment.

What is ID Authentication?

As part of a multi-layered approach to verification, ID Authentication quickly authenticates identity prior to opening an account or issuing authorization. Using multiple non-credit data sources (not just wallet-based or financial history information), ID Authentication generates a real-time, multiple-choice questionnaire using personal background information that only the applicant would know.

ID Authentication helps your organization combat identity fraud, protecting existing customers and your bottom line and:

- Make smarter decisions
- Process customers and prospects faster
- Reduce overall fraud risk

Key Benefits

ID Authentication can help validate and authenticate an applicant's identity at new account opening, at the call center and during website logins.

The growing concern that fraud and fraudsters are becoming more sophisticated is adding to the challenges you face. It is becoming difficult to protect existing customers and your bottom line while also trying to comply with ever-changing regulatory mandates. That's why your business needs a practical approach to authenticate the identity of new applicants and existing customers. The ID Authentication service instantly verifies questionnaire responses to efficiently help authenticate the applicant's identity without increasing your customer acquisition costs.

Contact Us

Let's talk about your future. For more information about ID Authentication, call us at 877.776.3706 or email us at digitalsales@fisglobal.com.

*Javelin Strategy & Research, Identity Fraud Study 2021

www.fisglobal.com

Custom Configurations

Quiz Size & Difficulty

- 3 to 5 questions can be presented, 2 to 5 correct answers can be required to pass

Time Out

- Configure the time allowed to answer the quiz (1-5 minutes)

Disable Question

- Remove any questions from the pool

Question Frequency

- Adjust how frequently a question is posed relative to the other questions

Fictional Questions

- Apply "red herring" question; answered with "none of the above"

Velocity

- Monitor the number of quiz attempts allowed in a configurable period of time

Challenge Questions

- Add ability to present customers with one or two additional questions if they fail the quiz

No SSN Required

- Allow quiz requests to be submitted without an SSN

Data Age

- Configure a select number of questions to use data that is more recent, or older, than seven years

Additional Key Features

Alert List

The Alert List feature provides the ability to restrict quiz generation based on specific attributes that have been previously associated with confirmed fraud (blacklist of fraud) according to your policies and procedures. Attributes available for monitoring in the alert list include street addresses, phone numbers, full Social Security Numbers and more! Clients self-add and modify their alert list including future-dated removal of attributes from alerting; this can be done with single records or full file updates.

Network Alerts for 360-view of Fraud

The Network Alert List is a powerful tool that allows clients to monitor not only internal alert list attributes, but also the attributes submitted by others who are participating in the Network Alert List feature. Enterprises who share alert list information with others in the network are eligible to receive these alerts. Clients can also opt not to share and be excluded from this network.

User self-management for Operational Efficiency

Clients can add, edit and disable their IDA users via self-administration. Clients can elect for a user to see reporting and/or also manage alert lists.