Identity and Device Verification and Fraud Protection

All organisations have a duty of care to ensure that they know who they are dealing with and in a way that protects legitimate identities, experience and minimises the risk of fraud. So not only do identity events need to give an organisation confidence that they know who they are dealing with, organisations also need to prove it to regulatory authorities, meeting set standards and evidencing due diligence in risk situations.

Equifax's Identity products are one way in which an organisation can be sure that the person is who they say they are. They help government departments say "yes" with confidence.

equifax.co.uk/business

Key Benefits

We offer a range of products and services that help organisations know their customers better; comprehensive enough to cover most needs and across a range of sectors, regulated or not;

These products and services can be used flexibly by the customer to meet their own risk appetite;

Our products work together across different user journeys, integrating the most important components so our clients don't have to.

What problem does this solve?

Our Identity products are part of a wider suite of products that cover Identity, Device, Fraud and Financial Crime developed by Equifax and via partner solutions. These products enable customers to build coordinated, user-friendly and comprehensive identity journeys designed to improve access to the products and services they are providing without unnecessarily increasing risk. The Identity tools are those that would typically be at the start of an interaction between a consumer and business. They help establish a base level of trust between two parties.

Our Identity, Device, Fraud and Financial Crime products are intended to align to these three audiences:

- **Identity:** "The Business". Our electronic Identity and biometric solutions are aligned with growth objectives, they help an organisation say yes to more good customers and build better, more innovative services.
- **Device:** Our Device ID solutions, identify trusted devices by assessing device risk elements at a transaction point alongside wider fraud indicators at a persona level. This allows for more intelligent risk decisioning and fraud detection.
- **Fraud:** Risk Management. Our Fraud products help defend against risk.
- **Financial Crime:** Compliance and Financial Crime. Our Financial Crime products help businesses protect against risk of loss and comply with regulatory rules.

Is there evidence that the identity exists?

Identity Verification

- Name and address matching
- Personal attributes matching
- Bank Account Ownership

Does that identity belong to this person?

Identity Authentication

- Knowledge Based Authentication
- Velocity interactions
- Biometric document verification
- Open Banking ID

Are there any risks?

Identity Risk

- Digital Trust (device)
- eMail Risk

Fraud Risk

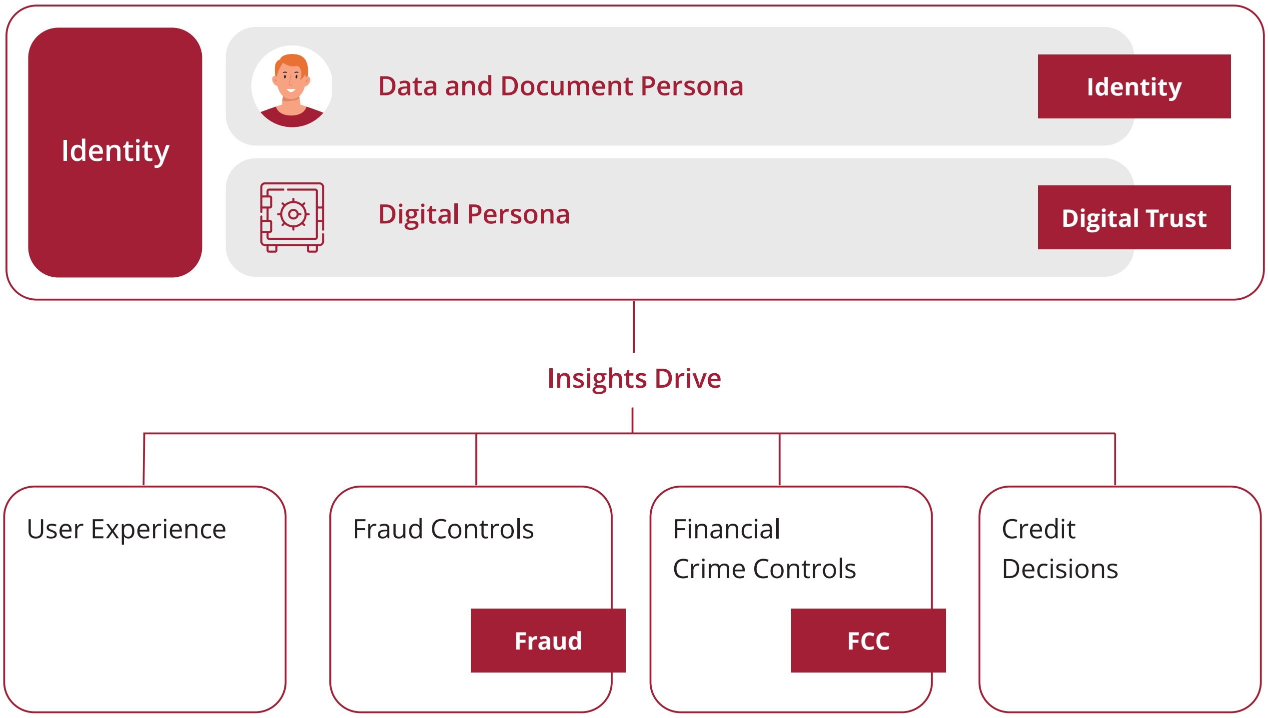
- Known Fraud Exchange
- Fraud checks

Financial Crime Risk

- Anti Money Laundering

Service description

Our identity products drive insights for customers that can help support user experience improvements, build better fraud and financial crime controls and help them make better credit decisions.



Delivery Mechanism

Equifax identity, fraud and financial crime solutions can be delivered via API, Batch and Online portal.

Let's talk

Contact us today to schedule a consultation with one of our experts.

Speak to our experts