

Identity IQ

KNOWLEDGE BASED AUTHENTICATION

Balance fraud prevention with a strong customer experience by using our extensive data to create strategies and set randomly generated questions, which only the legitimate customer would know correct responses to.



Experian's Identity IQ solution allows you to reduce customer friction and strengthen your identity verification across contact channels. Knowledge-based authentication enables you to reduce both fraud and operational costs, while maintaining a secure and customer centric onboarding process.

Individual's
data



HOW IT WORKS

Identity IQ is a Knowledge Based Authentication tool. Randomly generated questions are presented to consumers accessing your services, via online channels or via your call centre, based on the data found for the individual on our Experian databases.

The questions which are available for use can be determined by your business, to allow for highly flexible questioning strategies, according to your wider risk processes and policies.

Identity IQ then provides a summary response to your business, including an overview of correct/incorrect answers and an overarching authentication decision. The system can also provide risk alerts for multiple access attempts.



WHAT IT MEANS FOR YOUR BUSINESS



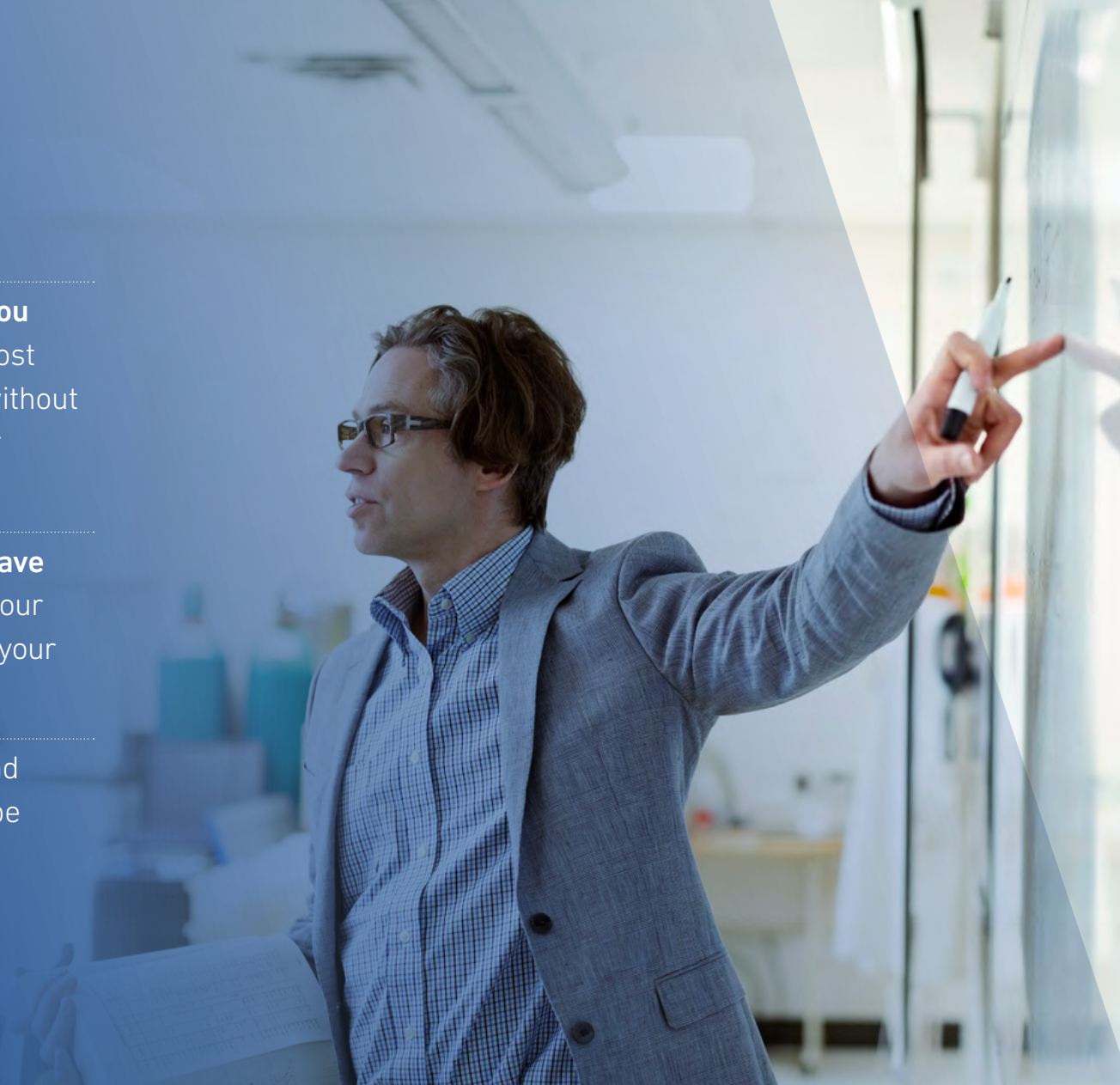
Identity IQ allows you to catch fraud before you grant access to your services, reducing the cost and impact of fraud and its investigation. All without impacting the customer journey, allowing your business to scale effectively.



The management information allows you to have a better understanding of the risks posed to your business, with output data that can be fed into your fraud strategies moving forwards.



This allows you to stay ahead of the curve and react quickly in a constantly evolving landscape of fraud tactics.



WHAT IT MEANS FOR YOUR CUSTOMERS



Your customers are provided with a faster, more user-friendly onboarding journey by reducing the need for having identity proving documentation close to hand.



With only genuine customers likely to know the answers, they can be comfortable that their account and details are secure with your business.



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