

Authentication Services

Flexible options for consumer verification and authentication

The increasing incidence of identity theft and fraud is having a growing effect on your bottom line and your customers' confidence, particularly in non-face-to-face transactions. Never before has it been so critical that all customer information is verified and that you ensure your customer is who he or she claims to be. Experian's Authentication Services provides flexible options that help you protect your profits, minimize fraud and instill customer confidence — all tailored to your unique business needs and delivery channels.

A powerful solution

With Authentication Services, you can:

- Validate and verify customer information to ensure accuracy
- Identify inconsistencies with customer information
- Determine the likelihood that the true customer supplied the identifying information
- Identify potentially fraudulent applications
- Ask top-of-mind questions designed only to be answerable by the true customer

Applicable across industries and channels

Authentication Services is effective for new account applications through any channel, particularly call center and online channels, as well as account updates such as address changes. Authentication Services can be utilized anywhere your business is at risk for fraud.

Easily integrated through multiple access methods

Authentication Services is available through the following delivery methods:

- Web server to Web server (seamless behind the scenes so your customer never leaves your Web site)
- Web browser
- Mainframe
- CPU to CPU
- IP to IP
- Batch

Levels of Authentication Services

Authentication Services consists of three powerful service-level options that you choose based on your business needs for a particular transaction.



Level One provides:

- Essential service for verification of name, address, Social Security number, date of birth, driver's license number and telephone number
- Alerts to high-risk addresses or phone numbers
- Cross-references to the Office of Foreign Assets Control (OFAC) database of Specially Designated Nationals (SDN) and blocked persons
- A standardized address with ZIP+4 coding
- A verification score that summarizes more than 70 types of result codes
- Corrected name and address information to streamline processing

Level Two provides:

- Enhanced service that builds on Level One
- Authentication score that predicts the likelihood the correct customer supplied the identifying information
- Up to 24 potentially fraudulent indicators derived from Experian's Fraud ShieldSM such as inquiry address not on file or high probability Social Security number belongs to another individual

Level Three provides:

- Elite service that builds on Level One and Level Two
- Interactive challenge-response session with answers known only by the true customer
- Ability to rank hierarchy of question types used
- Customized decision criteria
- Restricted access after a predetermined number of attempts
- Limited session to answer questions
- Questions derived from multiple sources, including credit, automotive and property

Authentication Services benefits

- Utilizes Experian's extensive databases containing information on millions of consumers
- Provides maximum fraud protection for all applications
- Streamlines processing for faster approvals
- Easy implementation
- Provides flexibility to select the level of authentication your business needs for each transaction

To find out more about Authentication Services, contact your local Experian sales representative or call

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