



EQUIFAX[®]

Digital Identity Trust for the digital era

Effective verification strengthens confidence in the legitimacy of consumer identity

Digital Identity Trust helps customers verify that identity information provided by consumers is trustworthy.

It confirms identity legitimacy by using multi-dimensional data sources, including phone number, email, address, Social Security Number (SSN), date of birth (DOB) and mobile device verification. As more and more organizations move to online and digital channels, it is imperative to verify the identity of both online and in-person consumers. Carefully orchestrated verification strategies are critical in today's digital era to fight existing and evolving fraud, comply with regulations and facilitate online transactions — without disrupting the consumer's experience.

Why Digital Identity Trust?

Digital Identity Trust is for businesses that want ease and convenience in:

- **Using real-time verification** of the consumer's phone, email, address, SSN, DOB, and device — either standalone or as part of a layered risk mitigation strategy
- **Conducting passive verification checks** to establish trust in the identity and digital information
- **Obtaining additional indicators to assess potential fraud**
- **Implementing risk mitigation** that can be paired with other identity solutions
- **Reducing friction and improving consumer experience** while still effectively evaluating risk
- **Establishing trust in the consumer identity**, the channels they are using and the correlating digital insights
- **Evaluating future interactions for anomalies** before instituting more friction-filled authentication measures



Provides coverage for more than **95%** of the adult US population*

Reliable, real-time, online identity verification

Features	Benefits
Provides trust results and reason codes for: <ul style="list-style-type: none"> • Overall identity • Phone number • SSN • DOB • Email • Address • Device 	<ul style="list-style-type: none"> • Confirms identity legitimacy by cross-checking multiple data points • Increases ability to approve more identities • Decreases false positives

Digital Identity Trust helps customers verify the information of consumers and mitigate fraud, enabling greater efficiency and reduced costs for delivering services.

How does Digital Identity Trust work?

Real-time capability

- Data matches and assessments are performed in real-time to verify the information associated with the consumer. The information is referenced against high-quality, up-to-date data sources to verify that the consumer's identity is legitimate including:
 - Address data
 - Credit data
 - Device consortium data
 - DOB data
 - Email data
 - Mobile phone data
 - SSN data
- Assessment scores of the overall identity, phone, email, address, SSN, and/or device, along with applicable reason codes are returned to the customer.
- Digital Identity Trust is available via an API that is hosted on a simple, secure, cloud-based platform.

When to use Digital Identity Trust

Equifax works across multiple industries to help customers optimize their consumer identity verification and risk-mitigation strategies.

Industries	Uses	Implementation
<ul style="list-style-type: none"> • Financial Services <ul style="list-style-type: none"> - Banks and Credit Unions ~ Credit cards ~ Loans ~ DDA • Brokerages 	<ul style="list-style-type: none"> • Government <ul style="list-style-type: none"> - Federal - State • Utilities <ul style="list-style-type: none"> - Energy - Telco - Wireless • Retail 	<ul style="list-style-type: none"> • First-time customer acquisitions • Email verifications • Phone verifications • Address verifications • SSN verifications • DOB verifications
		<ul style="list-style-type: none"> • Compliance checks • Risk-based assessment for step-up authentication • Passive authentication • Data hygiene

Moving critical business operations online provides faster and more efficient services for customers, partners and employees. Organizations searching for opportunities to shift programs online need to minimize the inherent risk of conducting transactions in this environment. **Digital Identity Trust** helps customers verify the information of consumers and mitigate fraud, enabling greater efficiency and reduced costs for delivering services.

equifax.com/business/identity-fraud

*Approval rate based on Equifax 2020 research of aggregated inputs for all features. Customer reported fraud rates during Q12020. Results may vary based on actual input data, features used and other related factors.