



Digital Identity Trust

Identity verification you need with results you can trust

No business is immune from identity fraud. Digital Identity Trust from Equifax gives you the confidence you need and results you can trust with our proprietary three prong evaluation methodology to verify identities that help you mitigate fraud.

STEP 1: Acceptance of up to seven physical and digital identifiers

Digital Identity Trust allows you to input up to seven identifiers to give you a high level of confidence in a consumer identity in a way that works with your established inputs.

Both physical and digital identifiers can be accepted including:

- Address
- Social Security Number
- Name
- Device
- Phone
- Date of Birth
- Email

Key benefits

Allows for up to seven identifier inputs

Evaluates traditional PII as well as digital signals including email, phone, and device/IP

Proprietary methodology for evaluation of submitted identifiers

Recognizes multiple verification attempts with pattern recognition

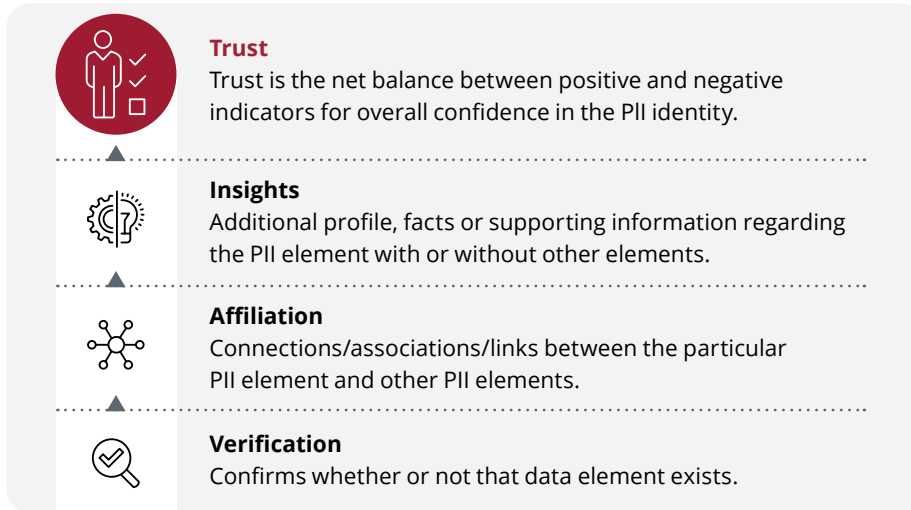
Can be orchestrated with step up authentication including dynamic knowledge-based authentication (KBA) or secure multi-factor authentication (SMFA)

Allows for add-ons of regulatory and compliance information to assist with KYC efforts

Sample use cases	Accessibility
<ul style="list-style-type: none"> Account opening Loan origination Account PII changes Know Your Customer (KYC) efforts 	<ul style="list-style-type: none"> Direct API Global batch processing Interconnect API and batch User interface

STEP 2: Each input is evaluated using a three-pronged methodology and assigned a trust value

A yes/no trust value is given to each input received using the three pronged methodology. The three levels of evaluation are below.



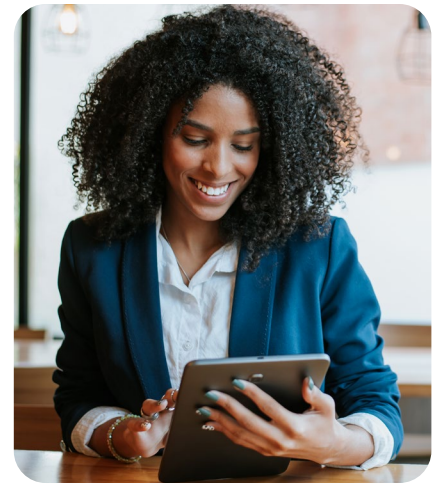
STEP 3: Finally, the trust values are corroborated and a recommendation is provided

Not only do we evaluate the identifiers provided, but we provide a recommendation on the data we see. Along with the trust values and findings, you receive a recommendation to approve, review, or deny the consumer based on the information received.

Available add-ons

Digital Identity Trust Core and Enhanced come with optional additional features that can be added based on your business needs:

- 1. Dynamic Knowledge Based Authentication (KBA)**
Dynamic KBA allows you to take identity verification one step further by adding a step up authentication option using questions of the consumer only they should know. Questions that are served up to the consumer include tradeline, non-tradeline, and employment questions.
- 2. Regulatory Package**
The Regulatory Package provides additional reason codes and short descriptions to help you meet KYC requirements. Example reason codes included in the Regulatory Package are "FX – Fraud Victim Long Term Fraud Alert", "85 – SSN was never issued or issued after June 2011", or "90 – SSN reported as deceased."
- 3. Reason Code Extension**
The Reason Code Extension Package provides an additional set of reason codes and short descriptions that extend beyond those provided within the Regulatory Package. Example reason codes include "3A – The current address is a PO Box Address", "4N – Date of birth is validated", "64 – Phone Number not validated."
- 4. OFAC Reason Codes**
OFAC reason codes are available to assist with customer due diligence (COD) by providing up to 13 flags available from OFAC. Example reason codes include "01 – Foreign Terrorist Organization", "ON – No Match on OFAC", or "02 – Specially Designated Narcotics Trafficker."



Packaged to meet the needs of your business

Digital Identity Trust is available in two options

- **Core:** Evaluation of traditional PII identifiers including name, address, DOB, and SSN
- **Enhanced:** Evaluation of traditional PII identifiers PLUS digital signals including phone, email, and device/IP



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