Product Sheet

# Digital Identity Proofing, Authentication, and Management Services

## Address challenges and opportunities in identity management across the user life cycle

The National Institute of Standards and Technology (NIST) released Special Publication 800-63-3, Digital Identity Guidelines, in June 2017. Federal agencies, state and local institutions, and private-sector entities are all impacted by the strengthening of identity proofing requirements.

### What changed?

Levels of Assurance have been replaced with Identity Assurance Levels, and standards for remote identity proofing have been combined into Identity Assurance Level 2 (IAL2). A significant contrast to prior guidance, these standards drive the notion of remote identity proofing away from too much reliance on personally identifiable information (PII) and knowledge. Instead, it accepts the reality that personal information like name, address, Social Security number are now so heavily compromised that their verification shouldn't be a means for establishing confidence in the trusted use of an identity.

Instead, public-sector agencies, healthcare services and even private-sector companies must now consider identity proofing processes that collect and assess multiple pieces of user-asserted evidence to make identity proofing decisions.

In addition to public demand for greater data security, regulations and policy standards also are shaping the future of identity proofing.

You have a wide selection of evidentiary options, ranging from identity element verification and resolution to more advanced analytics and behavioral risk assessment. But you need a sophisticated, flexible identity management platform that provides identity proofing, authentication and management capabilities optimized to recognize and verify vast numbers of users while effectively and accurately segmenting true identity fraud risk in challenging populations for further risk-based alternatives. Our CrossCore® platform was designed to meet these challenges.

### Experian's Digital Identity Suite of Services

For nearly a decade, Experian's Fraud and Identity Management services have been used across federal, state, and local agencies and healthcare entities to align with NIST standards in digital identity proofing and user population authentication and management. Our identity platforms and foundational capabilities in data quality, coverage, analytics, and decisioning have evolved to provide additional innovative layers of verification, authentication and monitoring that not only meet ever-advancing industry standards, but exceed expectations in user experience, trusted recognition, and fraud risk mitigation.

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CrossCore is the identity market's first smart, open, plug-and-play platform for fraud and identity services. It gives you a future-proof way to modify strategies quickly, catch fraud faster, adhere to identity management standards and compliance requirements, and enhance the user experience.

The CrossCore platform gives you a comprehensive set of capabilities and informed workflows designed to meet resolution, validation and verification requirements specific to the digital identity proofing standards outlined in Special Publication 800-63-3, Digital Identity Guidelines. These include:

- PII collection, validation, verification and risk assessment powered by billions of identity records and transactional attributes that provide up-to-date intelligence on the accuracy and confidence associated with specific combinations of such data.
- Best-in-class analytics provide a targeted risk assessment to isolate potential identity theft, first-party fraud and synthetic identity assertions.
- Evidence collection, validation and verification checks to include issued identity numbers, account numbers, remotely provided identity documents, and the PII associated or asserted with each.
- Enhanced identity resolution and risk assessment tools such as device intelligence; biometrics; alternative data assets; custom risk models; behavioral analytics; and multifactor or step-up authentication checks, such as one-time pass code delivery and knowledge-based verification.
- Consistent workflow orchestration and comprehensive decisioning that's measurable and auditable to accommodate multiple, wide-ranging access channels; service offerings; and a variety of acceptable identity-centric evidence for acceptance of user requests for onboarding or ongoing access.
- User population monitoring processes that proactively review, reverify, and risk assess entire or targeted subsets of user groups to ensure any substantive changes in identity confidence levels or risk exposure are detected, isolated and treated quickly.
- Consulting services — Experian engagements target process point opportunities for standards-compliant identity proofing, fraud detection, risk segmentation and workflow optimization that incorporate the right combination of Experian, partner, client and competitively sourced capabilities.

## How we help

- Single API integration to a suite of identity proofing capabilities including identity element verification, identity risk analytics, device intelligence, document validation and biometrics.
- Customizable workflow and decisioning to align with both NIST 800-63-3 standards and comparable risk-based alternatives.
- Flexible options to apply the right combinations of treatments across diverse user populations and access channels so you can maximize verification rates, user experience and identity risk mitigation.
- Future-proofing your investment via a platform that provides a quick path to additional technology and ongoing optimization as compliance requirements, inherent risks and user populations evolve.

We can help you navigate the complexity of identity proofing, authentication and management requirements whether designed to meet specific guidance and standards or unique and customized risk-based policies. Contact your local Experian sales representative today or call 1 888 414 1120.

**Contact us**

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