

Solution Overview

Knowledge-based Authentication

ExpectID® IQ

Dependable Verification Solution With First-Rate Results

No question about it, being able to confirm someone is who they claim to be in customer-not-present environments, such as the Internet or a call center, not only protects your business from fraud but it improves your bottom line through higher transaction approvals and decreased costs.

Whether it's to open a new account or grant access to someone who has forgotten their password, IDology provides a simple, non-intrusive way to test an identity without alienating customers and without putting their identity at risk - ExpectID® IQ. By asking a series of multiple choice questions, businesses can confirm that Bill Anderson truly is Bill Anderson because only he will know the answers.

Unquestionable Fraud Protection; Absolute Customer Satisfaction

ExpectID® IQ is the intelligent answer for what's next when a transaction needs further verification or looks suspicious. Rather than putting the transaction on hold for manual review, businesses can initiate unique questions to ask the customer and complete the transaction even though the transaction may not have passed a fraud screen. Considering that the majority of delayed transactions are approved after further review, businesses can easily see an increase in approval rates and sales. And since, ExpectID® IQ is based on out of wallet information, customers are comfortable with the amount of information they are required to share.

Through IDology's rules-based decisioning model, businesses have the ability to determine the attributes that are important to them given the demographics and data of their customers. Based on the results of an identification, ExpectID® IQ quickly escalates the verification process by generating questions based on information found in public data records.



Advantages You Can Expect

- Faster approval rates to drive more revenue
- Decreased costs through lower manual review processes
- Improved customer satisfaction and confidence through friendly, non-intrusive questioning
- Improves detection of fraudulent activity
- Simple integration process that doesn't require installation or additional hardware
- Flexible configuration that doesn't require IT resources to maintain
- Easy implementation to have you up and running quickly
- Works with other IDology solutions

Sample Applications

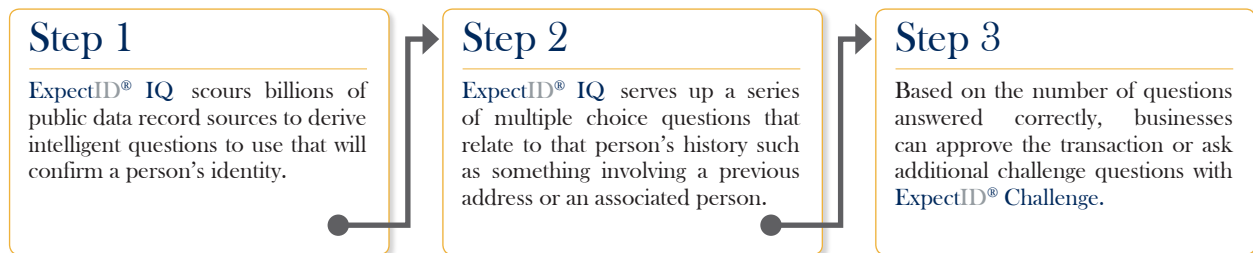
- Account Origination
- Account Updates
- Password Resets
- High Risk Transactions
- Claims Processing
- High Dollar Purchases
- Fulfill Promotional Requests
- Age-Restricted Commerce
- Further Verification on Suspicious Transactions
- In-Person Transactions with High Verification Needs

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How ExpectID® IQ Works

Knowledge-based authentication is used as a primary or secondary method of verifying the identity or age of someone. ExpectID® IQ works as a stand alone solution or in conjunction with any of our other products to identify consumers in three simple steps:



Features & Benefits

Rules Based Technology Engine

IDology's advanced technology engine lets businesses define the rules for when transactions should automatically escalate to knowledge-based authentication. Using our configuration engine, situations can be handled differently based on higher dollar amounts, type or quantity of items not verified such as an address, or other criteria businesses use to process transactions.

Superior Performance

Knowledge-based authentication happens in real-time to return instantaneous results. IDology's infrastructure is connected by multiple backbone providers to ensure that you have maximum uptime and superior performance unlike any other industry offering.

Reporting

Comprehensive reports provide the information needed to analyze processes and make immediate changes if necessary. ExpectID® IQ lets you customize reports specific to what you want to examine and provides permission-based access so you can determine who has access to the information.

Responsible Data Use

Because questions are not credit-based and are derived from billions of data records, consumers are comfortable with the amount of information they are required to share. Additionally, your employees only see the logical results determined from our patent-pending verification process thus shielding your company from any data misuse by an employee.

Get To Know Us Better

Experience the IDology difference by scheduling a demonstration. Contact info@IDology.com.

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