experian™

CrossCore® for identity verification

Confidently verify consumer identities

CrossCore® is a state of the art identity verification platform that enables businesses to connect to multiple data sources and services through a single, flexible API.

Market challenges

Verification in the digital world is increasingly complicated, especially when you need to automate decisions. Consumer preferences, fraud tactics and regulations are continually evolving, and your identity verification platform needs to keep up. These aren't fixed challenges that you can overcome in a single hurdle. Businesses need a framework that can reliably use different combinations of physical and digital identity data to determine that the person behind the identity is a known, verified and unique individual.

Identity verification capabilities

CrossCore solves identity challenges by accessing an enormous set of non-credit and credit data sources to create a robust social footprint that defines each of us as unique individuals.

Combined in a single interface, CrossCore harnesses identity verification capabilities that go beyond traditional orchestration.

- **Identity verification** compares application identity information to Experian's authoritative sources, with level of match and decision recommended

- **Identity graph attributes** combines identity resolution and matching capabilities through an expanded graph

- **Mobile carrier identity checks** phone/carrier based matching to improve verification for thin-files and other challenging populations
  - Up to additional 30% matching for thin-file consumers

- **Identity confidence attributes** collects identity data from cross-industry users and assesses confidence in the identity presented

Optional step-up verification provides extra confidence when required

- Confidently verifies identities by combining a fully supported end-to-end service with advanced identity insights and biometric capabilities with CrossCore Doc Capture.
- One-Time Passcode (OTP) delivers a numeric passcode to a mobile device that has been verified as belonging to the consumer.

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Key benefits

- Reduce costs of manual identity verification
- Accelerate improvement with a pre-configured solution bringing day-one value
- Increase consumer coverage by using data beyond traditional Personal Identity Information (PII) based sources
- Preserve positive consumer experiences by automating identity verification

True integration that brings day-one value

CrossCore is more than the sum of its parts, combining analytics and strategies that draw from an enormous set of lending and non-lending data sources, strategies built specifically to detect fraud risks, along with additional step-up verification. Moving beyond a hosted set of point solutions to true integration is where CrossCore's unique value lies.

Why Experian?

- Support a layered approach to managing risks across providers
- Call services all at once or in sequence based on decision logic
- Reduce the cost of managing services over time
- Future proof, market driven approach