

ValidID with Email Add-On

Multi-layered identity verification to help you drive revenue, deter fraud, and stay compliant.

Conducting business in today's digital landscape creates significant revenue opportunities – and with that comes substantial risks. **ValidID** allows you to stay competitive by protecting your business and your customers with tools that give you the ability to locate, verify, and approve global consumers quickly and without friction.

ValidID's multi-layered process accesses thousands of data sources containing billions of public records to instantly validate an identity. The results go far beyond basic data matching by providing predictive, intelligent identity information and analytics. With this data, you can make quicker and smarter decisions on what to do next: approve, deny, or escalate the validation request.

ValidID's identity verifying process is fast and seamless; it happens without interrupting the transaction or requiring customer interaction. **ValidID** can validate an identity with just a customer's name and address — information most customers are comfortable sharing.

Key Features



More Data Diversity

Instantly verify more legitimate identities and protect against fraud with deep data sources.



More Transparency

Receive clear and actionable decision intelligence to optimize future outcomes, maintain compliance, and mitigate risk.



More Flexibility

Customize rules and settings, and dynamically escalate to higher levels of verification with flexibility and on-demand control.

Key Benefits

- ▶ **Reduce Friction** – Smart layers of identity data enable a frictionless approval process for legitimate customers
- ▶ **Dynamic Decisioning** – Approve, deny or escalate based on your unique KYC business requirements
- ▶ **Consortium Fraud Network** – Fight fraud with cross-industry intelligence, real-time alerts, and continuous post-transaction monitoring with dedicated fraud analysts and machine learning
- ▶ **Find More Customers** – Verify more thin-file and new-to-country consumers than with other providers
- ▶ **Fully Customizable Rule Sets** – Define your decision workflows based on your risk tolerance or even create your own custom rules

How ValidID Works

1. Basic customer information is submitted to ValidID.
2. ValidID conducts an analytical search on billions of data records to return a result, including any identity discrepancies.
3. The returned identity is checked by a deep set of fraud detection layers to help minimize risk and loss.
4. Based on the results, the transaction can be approved, failed, or escalated for additional verification.

ValidID Email Add-On Service

One of the most ubiquitous identifiers used in commerce today is an email address. They are used to confirm transactions, communicate with customers, and even verify identity. However, email addresses are easily created and can be falsified with similar ease. Simple email validation services can only tell if an email has been created or in use. Advanced email verification can provide better insights into a transaction and help you make better decisions to ultimately reduce fraud.

ValidID Email analyzes a provided email address to give you an expanded view of an email. By using predictive analytics and accessing email fraud trends and databases, **ValidID Email** instantly analyzes a submitted email address for patterns indicative of fraud and helps you determine if an email is fraudulent. The analysis scans multiple email attributes including domain, address syntax, and other fraud indicators such as age of the email account, originating country, association with previous fraudulent transactions and more.

Multiple Deployment Options

ValidID Email makes verifying email addresses easier than ever. You can add email verification to your initial ValidID verification, perform batch processing, or verify individual email addresses via a stand-alone portal.

Benefits

- ▶ Quickly confirm an email's authenticity
- ▶ Gain more decisioning power from email attributes
- ▶ Stop more fraud
- ▶ Seamlessly escalate transactions based on email address risk

Attributes

- ▶ Email Syntax
- ▶ Email Verification Date
- ▶ Pattern Analysis
- ▶ And More