

Authenticate for Public Sector

Enabling authentication of a citizen's identity in real-time



Improving accessibility and transformation in the way that public services are provided is the key aim of the 'modernising government' agenda. If the benefits of this step change are to be achieved, it is vital that those involved in the processing of applications are able to efficiently and effectively confirm personal identity, establish residence at a valid address and confirm eligibility. Authenticate for Public Sector has been designed to meet the specific identity authentication needs of public sector organisations.



Authenticate from Experian

Authenticate is an electronic personal identity authentication solution that enables public sector organisations to authenticate a citizen's identity in real-time, irrespective of the channel of interaction. This includes face-to-face, telephone or Internet contacts.

Already in use across central and local government, as well as the private sector, it provides a level of confidence in the authenticity of an individual's identity by checking their details against a broad range of data sources held by Experian. In essence, it establishes the existence of a real world identity and verifies that the confirmed identity is the subject of the transaction or enquiry.

Authenticate is a secure system which is fully compliant with all governing legislation, regulatory control and e-GU guidelines. The process is non-intrusive and is transparent to the citizen as it is based on corroborating biographic details given at the point of registration or application. Details

used are those supplied in the ordinary course of applying for a government or public service and, once input, are not shared with other users of the system. General use of the system is consent driven, although for counter fraud purposes, in line with legislation, consent is not required.

Currently in use as a complete solution, Experian's Authenticate can also be used in tandem with biometric technologies such as smart cards, fingerprints, and eye, facial and voice recognition identifiers.

The electronic approach to identity

In order to validate and verify an applicant's personal identity, it is essential that the following criteria are satisfied:

Validity

Confirming the number of times the given name and date of birth are consistently corroborated against the database.



Verification

Matching the biographic details given as part of the application with the given name and date of birth, to ensure that it is the owner of the identity and not someone impersonating a genuine identity.

Address confirmation

Matching the proven real world identity to a current residential address, supporting safe and compliant access to public services.

Experian's electronic approach tests for validity and verification by corroborating the identity and biographic details captured as part of an application for public services, against a range of high quality databases. These databases contain biographic footprints established for 45 million UK citizens and hold in excess of 1 billion records.

The data retrieved for each citizen is measured in three dimensions – breadth, depth and quality – to determine the degree of confidence associated with the identity being genuine.

As diagram 1 shows, breadth determines the number of data sources against which corroborating matches are found (records), whilst depth looks at how far the records go back in time as an indicator of fraud and / or validity (history). Quality considers the type of record, the level of due diligence performed in its creation and, therefore, its level of trust as a source of identity confirmation.

The Authenticate process

The Authenticate user simply inputs the details supplied by the citizen into the online solution or, if a batch service is preferred, into a file for despatch to Experian.

Once received by Experian, the citizen's details are validated and then processed by Authenticate to deliver a set of results tailored to the organisation's requirements. The

system can be configured to reflect HMG levels in respect of minimum requirements for the verification of the identity of individuals covering:

- informal transactions
- personal transactions
- transactions with financial or statutory consequences
- transactions with substantial financial, statutory or safety consequences

The decision generated reflects whether or not an individual has been authenticated to the organisation's required minimum level, along with a range of supporting information. The decision is based upon the following:

- The level of identity confirmation, which is determined by the number of times details supplied by the individual are corroborated against Experian's data sources
- Alerts, triggered through the application of high risk policy rules
- Information about the number of data sources and data items that were matched for the individual
- An optional index to summarise the level of confidence that the person's identity and address are correct

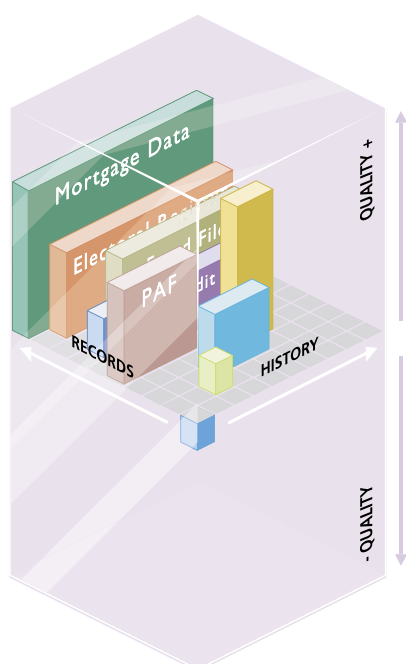
Where there is insufficient evidence to authenticate an individual, or where a high risk alert or policy rule is generated, Experian's case management service can provide expert assistance to help investigate the case.

Key benefits

Authenticate's unique design delivers a range of benefits to public sector organisations, including:

- **Improved efficiency and customer service**
Providing citizens with the ability to transact with government across a range of channels and reducing the need to handle paper proofs of identity.

Diagram 1:
Breadth, depth and quality



- **Reduces risk of fraud and revenue loss**
Identifying identity fraud at the point of application, thereby reducing fraud losses.
- **Validation of user organisation's own data**
Where application data is positively corroborated with that held on Experian's database, this improves the value, accuracy and integrity of the user organisation's own information.
- **Quick and easy to implement**
Authenticate can be up and running within a matter of days, thereby reducing the time and costs normally associated with the delivery of new solutions.
- **Reduced administration costs**
Huge savings can be made as the requirement to request, store and process paper documents is substantially reduced.
- **Full audit trail**
All details relating to each enquiry are retained indefinitely at Experian and can be easily retrieved at a future date, thus ensuring that both internal and external audit requirements are satisfied.
- **Management reporting**
A range of management reports are available to allow users to efficiently monitor and audit the throughput of transactions.
- **Provides full legislative and regulatory compliance**
Authenticate is a consent driven solution delivered in full compliance with the Data Protection Act 1998.

Implementation

Authenticate can be accessed via a standalone, Experian hosted website. All that is required is a PC with Internet access to log onto the website, make enquiries and receive instant results.

Alternatively, the solution can be seamlessly integrated within an application processing and decision support solution, or deployed within an e-Government architecture, including CRM.

Finally, an offline batch service is also available for volume processing requirements.

Experian's data sources

Experian holds comprehensive, up-to-date and accurate information on UK citizens and businesses. Our databases include:

Diagram 2:
Experian Data Sources

The Application File – contains information given when applying for services, stored real-time and accessed for fraud detection purposes	Accommodation Addresses – a file of non-residential addresses from which fraudulent applications are commonly made
Telephone Number File – used to validate the telephone number supplied by the applicant	Redirect Check™ File – listing addresses where there is a redirection away from the supplied address, used for fraud prevention purposes
Mortality File – used to identify deceased impersonation	Credit Agreement File – containing over 390 million agreements held by UK citizens
CitizenCard Data – contains data from an authenticated global photo-ID scheme, which can be used to validate an applicant's age	Previous Search File – the UK's largest file of previous applications for service in the last 12 months
Postcode Address File – used to validate that the supplied address exists	Public Information File – contains County Court Judgments, Bankruptcies and Voluntary Arrangements
The Electoral Register – contains details on 45 million UK voters and is fully updated annually and on a rolling monthly basis	Alias and Association File – contains 126 million records and can be used to identify potentially fraudulent applications
Address Links File – containing over 290 million known movements in address to identify previous and forwarding addresses	Office of National Statistics (ONS) Birth File – contains birth data for England and Wales, which can be used to validate an applicant's age
Insurance Data – files containing information on household and motor insurance policies and claims	Directors Information – includes current, previous and dissolved directorships, secretaryships and disqualifications

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Enabling service delivery

Experian over a period of five years, has been a pioneer in the development of online and real-time electronic personal identity authentication solutions. Authenticate provides the most effective method of personal identity authentication available in the market today. It can be used across multiple functions within public sector organisations as it is both flexible and scalable. The solution enhances service delivery whilst enabling effective detection and prevention of identity fraud in real-time.

About Experian

Experian is a global leader in providing data, intelligence and decision support solutions.

The Public Sector team has been formed to work with local government, central government agencies, criminal justice and the NHS. A range of sector specific solutions has been developed to address the challenges associated with personal identity authentication, data integrity, revenue assurance, enforcement, customer segmentation and fraud management. Experian public sector currently works with 380 plus local authorities, 52 police and investigatory bodies, as well as central government agencies including DVLA, HMRC, DWP and the Cabinet Office.

To find out more about Authenticate for Public Sector, contact your Experian Account Manager.

Alternatively, call our Authenticate team on T 0800 197 7950 selecting option 0 or e-mail publicsectorteam@uk.experian.com.

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