



## Knowledge-based Authentication and One Time Passcode

We offer a means for technologically fluid authentication. No matter who you're dealing with, we'll tell you if they're genuine.

-  **Familiar to consumers**  
Reduce abandonment rates and process good customers quickly.
-  **Compliance with Know Your Customer (KYC) Regulations**  
Minimize the risk of fraud while satisfying compliance with federal law insights with one vendor and API.
-  **Configurable by risk of transaction**  
Deliver a dynamic exam session, one-time passcode or combination of both.

Increase your auto-approval rates and improve the consumer experience while ensuring compliance with KYC regulations. Combine KBA and OTP with other IDVision<sup>®</sup> with iovation<sup>®</sup> solutions for holistic verification, authentication and fraud prevention — throughout the customer journey from account creation to transactions and ongoing account management.

### Knowledge-based authentication

Gain greater certainty consumers are who they say they are through out-of-wallet exam sessions that vary in complexity depending on the risk of the transaction.

- **Extensive customization capabilities:** Variable length, complexity, data sources (credit and non-credit), and number of correct responses to meet your business requirements
- **Sophisticated logic in exam creation:** Parameter-driven questions, use of dummy or “red herring” questions and configurable time to answer
- **Extensive data sources:** Diverse sources — including demographic data, relative and associate data, credit data, property data and license data — reduce the likelihood fraudsters can obtain answers through public record searches or data breaches

## One-time passcode

Verify applicants are associated with the phone number provided and issue a one-time SMS code to effortlessly authenticate identities.

- **Multilayered verification of supplied phone number:** Verification of a consumer provided phone number against historical records provides an additional layer of assurance
- **Strong physical authentication:** Confirms device is in the consumer's possession
- **SMS delivery:** Only deliver to phone numbers associated with consumer

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