

## ID ANALYTICS INTRODUCES ONLINE SECURITY SOLUTION

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ID Analytics has launched its new authentication solution, a network based product that helps organizations avoid identity fraud in the course of online or call center interactions.

Since customers prefer organizations that carry out such call center interactions in a quick and convenient way, organizations while meeting these needs cannot afford to compromise on identity proofing.

"Identity proofing, or the validation of an identity, is the weakest link in most consumer authentication processes," said Todd Higginson, director of product marketing at ID Analytics, in a statement. "Whether an individual is enrolling in a social network or establishing a new account, trusted relationships begin with trusted identities," stated "ID Analytics for Authentication allows organizations to intelligently guide the authentication process while protecting the consumer experience."

The ID Analytics for Authentication solution is capable of separating authentic identities from suspicious ones at a lower cost, and also helps reduce customer abandonment rates. As most online interactions usually involve catering to customers that organizations may never meet in person, it becomes necessary to validate the identity of customers.

Though most organizations authenticate identities through passwords and identification tokens before every online transaction, it is possible that the identity itself belongs to someone else. Proof such as credit cards and government issued identity documents may also be tampered and used for identity theft.

Generally the identity associated with a customer document is authenticated only in the initial identity proofing process. With a compiled data of individual information, ID Analytics generates questions that cannot be answered by frauds that have collected individual's identity information. By providing strong authentication questions in the customer proofing cycle, the solution avoids theft by detecting the use of synthetic or fictitious identities.

While it claims to have overcome the challenges that other data verification tools combated, it is 50 percent cheaper than the existing question-based authentication products. Applicable at every stage including new customer enrollments, address changes or executing high-value transactions, the solution is capable of differentiating between high- and low-risk identities, thus avoiding disturbance to legitimate, trustworthy customers.

"While the vast majority of consumers support the use of authentication questions when protecting personal information, Gartner research highlights the fact that cost has been a hindrance to broad adoption of this technology within call center and online environments," said Avivah Litan, an analyst for Gartner. "Whether you're protecting financial accounts or guarding sensitive information such as healthcare records, identity proofing plays a critical role in the authentication process."

*Shireen Dee is a contributing editor for TMCnet. To read more of Shireen's articles, please visit her [columnist page](#).*