



## Confirm someone's identity before you complete the transaction.

ID Authenticate offers businesses the ability to confirm that an individual participating in a transaction is the same person that owns the Personal Identifying Information being submitted.

This product works by presenting the individuals with an array of out-of-wallet, knowledge-based questions that should be known to the true owner of the person's identity.

ID Authenticate **uses an individual's SSN, name and address** to derive and present a series of questions about the person's address history, asset ownership and other information that can only be answered by the applicant that owns the identity presented.

Once responses are given to the authentication questions, ID Authenticate delivers an authentication score to indicate whether the respondent passed or failed the quiz, thus allowing a business to confirm if the subject with whom they are transacting is the **true owner of the identity submitted**.

ID Authenticate is easily integrated into call-center interactions, or can be built into online workflows presented directly to an applicant during the course of a consumer transaction.

## What is it used for?

ID Authenticate offers companies a solution to **authenticating a consumer's identity** when taking part in transactions associated with a higher risk of identity fraud, including:

- Online consumer lending
- Call center account servicing
- Internet retail sales
- Online gambling account setup
- Many other high-risk faceless consumer transactions

## Let ID Authenticate help your business succeed.

Talk to one of our customer success agents to get started.

Learn more today. Visit [microbilt.com](https://microbilt.com) or call 1-800-884-4747

