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The five factors of identity verification

Enhancing security in government agencies

As technology evolves, fraudsters increasingly target government agencies' digital platforms to exploit data and access resources. One key issue government agencies are facing is stopping fraud before it can damage their programs.

Comprehensive identity verification against evolving fraud

While most agencies may already have one preventative identity verification solution, it is critical to remember that these ever-evolving fraudsters are finding the holes where they can manipulate data to access resources.

Therefore, it is vital to implement a comprehensive identity verification solution that incorporates the five levels of identity verification.

Knowledge: Something you know

The agency will want to verify each visitor's personal information.

The solution should be able to:
- Confirm a visitor's Personal Identifying Information (PII).
- Verify a visitor's Social Security number and identify any inconsistencies in documents and public records related to SSN.
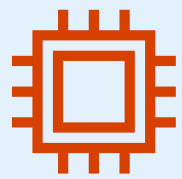
Possession: Something you have

The agency must confirm that visitor devices belong to the people they claim to be.

The solution should be able to:
- Establish multifactor authentication for agency site access
- Recognize known fraudulent devices
- Verify the visitor's identity documents

Inherence: Something you are

Inherence refers to the ability to distinguish human- and machine-generated digital interaction.

The solution should be able to detect:
- Bots and emulation
- Malware
- Scripts and automation

Location: Somewhere you are

The agency must confirm that visitor residences are where they claim to be.

The solution should be able to:
- Verify visitor's IP, geolocation data, city, and state
- Detect VPN
- Ascertain whether visitors are trying to sidestep any blacklists

Behavior: Something you do

The agency can verify visitor identities based on how they use their devices and their usage patterns.

The solution should be able to:
- Identify recognizable patterns of online behavior by using biometric analysis
- Vet online behaviors of repeat website visitors
- Detect fraudster patterns

Learn to strengthen identity verification

To learn more about how agencies can better protect themselves and citizens by establishing a vigorous front-end identity verification strategy, visit Thomson Reuters Risk & Fraud Solutions.

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