Thomson Reuters™

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 tool, 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:
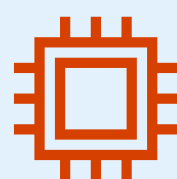- Confirm a visitor's Personal Identifying Information (PII)

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:
- Validate the visitor's identity documents
- Recognize known fraudulent devices
- Establish multifactor authentication for agency site access

Inherence: Something unique to you

The agency can evaluate unique attributes of the visitor.

The solution should be able to detect:
- Facial comparison
- Fingerprint scanning
- Retinal scans
- Voice recognition

Location: Somewhere you are

Confirm what visitor IP/location data is not manipulated or spoofed.

The solution should be able to:
- Verify visitor's IP, geolocation data, city, and state
- Detect anonymizing and spoofing tools like VPNs, proxies, and Tor browsers
- 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:
- Detect bot traffic and fraudster patterns
- Leverage patterns in repeat user behavior on the agency's site to detect account takeover attempts

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, while preserving user experience, visit Thomson Reuters Risk & Fraud Solutions.

Learn more

Thomson Reuters™