



# Identity Review 360

Global identity review solution

EXTERNAL SUMMARY | NAM | H2 2024



## OVERVIEW

**Identity Review 360** empowers manual review teams to make better and more accurate decisions on an identity with confidence. Tailored to highlight the critical points of an identity, Identity Review 360 aggregates identity data points to enable review of a particular identity within a single view.

## BENEFITS

**Scale a successful manual review strategy** for the perfect balance between customer experience and fraud risk management.

### Access Anywhere

Access full Identity Review results for any transaction directly from any platform with a single click.

### Improve Customer Satisfaction

Reduce false-positive rates and improve customer retention in the onboarding experience.

### Maximize Revenue, Minimize Fraud

Leverage machine learning analytics to view top risk signals, catch discrepancies, and dive deeper into warnings.

### Increase Productivity

Investigate traditional and digital attributes for a comprehensive view of the identity behind an applicant.

### Power Enterprise Teams

Scale with a single cross-border solution available for teams of all sizes with SSO, enhanced security, and advanced analytics.

### View Reporting & Analytics

Gain insight to platform usage, user queries, and coverage – available in graph view, list view, and for export.

## FEATURES

### Powered by quality data and real-time insights

derived from our world-class machine learning models and Identity Network, Identity Review 360 is a comprehensive view that returns an Identity Risk Score, the key signals impacting the score, match statuses between email, phone, addresses, name, and IP, and in-depth details for each data attribute.



### Identity Risk Score

Get a quick first view of a transaction with our global Identity Risk Score powered by real-time global data, machine learning, and network insights.



### Positive & Negative Signals

Get an in-depth look inside of the Identity Risk Score with positive and negative risk signals metadata, and data matches.



### Network Risk

Understand how a customer's identity elements are being used online, such as primary address and IP first seen together one month ago.



### Distance Calculation Map

Use the interactive map for a visual picture of the distances between inputs such as IP and shipping and/or billing addresses.



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**ekata** by **IDENTITY REVIEW**

PRIMARY NAME & DETAILS | PRIMARY ADDRESS | SECONDARY ADDRESS & NAME

**POSITIVE SIGNALS**  
Email address is valid

**Identity Risk Score**  
0 472 500  
HIGH RISK  
Network signals risk is HIGH

**NEGATIVE SIGNALS**  
IP address is risky  
Network risk is high  
Phone subscriber name not found  
Email first seen online today

**Shay Johnson**

Phone	Primary Address	Secondary Address	Email	IP Address
+1 415 555 0147 <a href="#">View phone details</a>	1098 Reppert Coal Rd Unit 504B Detroit, MI 48219-4611 United States <a href="#">View address details</a>	1474 Shadowmar Dr New Orleans, LA 70118-1610 United States <a href="#">View address details</a>	lifelongreader1940@hotmail.com <a href="#">View email details</a>	166.170.27.45
SUBSCRIBER NAME No subscriber name available	RESIDENT NAME Shay Johnson ✓ 78-84 years old Owns this property	RESIDENT NAME Cameron Long ⚠️ 25-29 years old Doesn't match the associated name (Shay Johnson) that you searched Owns this property	RISK ⓘ Emails high risk ⚠️ REGISTERED NAME Registered name not available	RISK ⓘ IP address is risky ⚠️ LOCATION Stockholm, Stockholm, Sweden
LINE TYPE Non-fixed VoIP	LOCATION TYPE			

**Identity Risk Score (IRS)** provides an at-a-glance look at the risk of an identity. In this example, the IRS is in the high risk range.

**Strong Negative Signals** increase the identity risk score. The top signals next to the Identity Risk Score help you understand which signals are having the most impact on the score.

**Blue checkmarks** indicate matched data attributes and indicate valid information (e.g. a name match to an address)

**Orange alert icons** indicate invalid or mismatched data attributes (e.g. a mismatched name to an address or high risk data element, such as an email or IP address)

## About Ekata

Ekata Inc., a Mastercard company, empowers businesses to enable frictionless experiences and combat fraud worldwide. Our identity verification solutions are powered by the Ekata Identity Engine, which combines sophisticated data science and machine learning to help businesses make quick and accurate risk decisions about their customers. Using Ekata's solutions, businesses can validate customers' identities and assess risk seamlessly and securely while preserving privacy. Our solutions empower more than 2,000 businesses and partners to combat cyberfraud and enable an inclusive, frictionless experience for customers in over 230 countries and territories.



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**Shay Johnson 472**

**NETWORK SIGNALS**

Phone	Primary Address	Secondary Address	Email	IP Address
<p>AGE: First seen 2 days ago</p> <p>VOLATILITY: Seen with 1 email in last 6 months</p> <p>VELOCITY: Not seen in transactions in last 6 months</p> <p>+1 more</p>	<p>AGE: First seen 3+ years ago</p> <p>VOLATILITY: Seen with 2 names in last 3 months</p> <p>VELOCITY: Seen in 7 transactions in last 6 months</p> <p>+1 more</p>	<p>AGE: First seen 3 years ago</p> <p>VELOCITY: Seen in 5 transactions in last 24 hours</p> <p>VOLATILITY: Seen with 7 names in last 3 months</p>	<p>AGE: Never seen before today</p> <p>POPULARITY: Seen by 0 merchants in last 24 hours</p> <p>VELOCITY: Seen in same # of transactions in last 2 weeks vs. 3 months</p>	<p>AGE: Last seen 2 days ago</p> <p>VOLATILITY: Seen with 12 names in last 24 hours</p> <p>VELOCITY: Not seen in transactions in last 3 months</p>

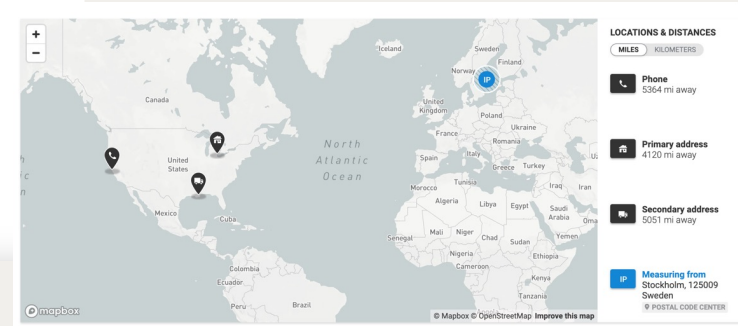
**NETWORK PAIR SIGNALS**

<p>SECONDARY ADDRESS + IP ADDRESS: Seen together in 99+ transactions in last 6 months</p>	<p>PRIMARY ADDRESS + NAME: First seen together 3+ years ago</p>	<p>PHONE + NAME: Not seen in transactions in last 3 months</p>	<p>NAME + SECONDARY ADDRESS: Not seen in transactions in last 6 months</p>
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**Identity Risk Score** in collapsed view for easy reference throughout the review page results

**Network Risk Signals** provide a holistic view of an identity attribute over time

**Network Pair Signals** for insight to how attributes are associated with each other



The **Distance Calculation Map** provides a visual representation of how identity attributes are physically related

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