Identity Review API 3.3 Source Development Guide

Document History

Date	Changes
11 Nov 2025	**Update:** Update wording on ERM
03 Mar 2025	**Update:** Description update for Email Risk Model
11 Dec 2024	**Update:** Included Disclaimer for usage of Identity Risk Model
15 Sept 2024	**Update:** Formatting updates, changed name from Identity Check, updated Match to address values,
21 Aug 2024	**Update:** Inclusion of Email Risk Score and mailbox_velocity into Primary Email Address Checks on page 17.
1 May 2024	**Major:** Redesign

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Source Development Guide Overview

This document should be used with the associated Integration Guide. The Integration Guide provides additional accepted formats for the following:

- Name
- Phone
- Address
- IP
- Timestamp

Identity Review API 3.3

In a single query, the Identity Review API returns 70+ data signals and network insights to provide match statuses, validity flags, enriched metadata, and distance calculations between the key identity data inputs of name, email, phone, address, and IP.

The Identity Review API supports one API request with up to two sets of inputs (primary and secondary) for name, phone, address, and email, but only one IP address. You should submit specific parameters based on the amount of data you want to cross-check and validate, and we will populate the API return with components that correspond to the inputs provided.

Industry	Primary / Secondary	Use Case
Originations / Account Signup	Primary Secondary	Home Details Work Details
Underwriting	Primary Secondary	Applicant 1 Details Applicant 2 Details
eCommerce / Card Not Present	Primary Secondary	Billing Details Shipping Details
Small Business / Merchant Verification	Primary Secondary	Business Details Principal Home Details

Query Parameters

All parameters are string unless noted.

Parameter	Details
transaction_id	Desc: The identifier associated with the event.
transaction_time	Desc: Timestamp must be in UTC time zone and date format. See the Integration Guide for additional information
primary.name	Desc: The full legal name of the person.
primary.business_name	Desc: The full primary legal name of the business.
secondary.name	Desc: The secondary full legal name of the person.
secondary.business_name	Desc: The full secondary legal name of the business.
primary.address.street_line_1	Example: primary.address.street_line_1=100 Syrws St Desc: The first line of the street part in the primary structured address. Limit: Cannot exceed 1000 characters.
primary.address.street_line_2	Example: primary.address.street_line_2=Ste 1 Desc: The second line of the street part in the primary structured address. Limit: Cannot exceed 1000 characters.
primary.address.city	Example: primary.address.city=London Desc: The name of the city in the primary structured address. Limit: Cannot exceed 500 characters.
primary.address.postal_code	Example: primary.address.postal_code=N7 8XG Desc: The postal code of the primary structured address. Limit: Cannot exceed 100 characters.
primary.address.state_code	Example: primary.address.state_code=JS Desc: The state code of the primary structured address. Limit: Cannot exceed 100 characters.
primary.address.country_code	Example: primary.address.country_code=GB Desc: The ISO-3166 alpha-2 country code associated with the primary address. See the Integration Guide for additional information.
secondary.address.street_line_1	Example: secondary.address.street_line_1=100 Syrws St Desc: The first line of the street part in the secondary structured address. Limit: Cannot exceed 1000 characters.
secondary.address.street_line_2	Example: secondary.address.street_line_2=Ste 1 Desc: The second line of the street part in the secondary structured address. Limit: Cannot exceed 1000 characters.

Parameter	Details
secondary.address.city	Example: secondary.address.city=London Desc: The name of the city in the secondary structured address. Limit: Cannot exceed 500 characters.
secondary.address.postal_code	Example: secondary.address.postal_code=N7 8XG Desc: The postal code of the secondary structured address. Limit: Cannot exceed 100 characters.
secondary.address.state_code	Example: secondary.address.state_code=JS Desc: The state code of the secondary structured address. Limit: Cannot exceed 100 characters.
secondary.address.country_code	Example: secondary.address.country_code=GB Desc: The ISO-3166 alpha-2 country code associated with the secondary address. See the Integration Guide for additional information
primary.phone	Desc: The phone number in E.164 or local format. See the Integration Guide for additional information
primary.phone.country_hint	Example: primary.phone.country_hint=GB Desc: The ISO-3166 alpha-2 country code associated with the primary phone number.
secondary.phone	Desc: The phone number in E.164 or local format. See the Integration Guide for additional information
secondary.phone.country_hint	Example: secondary.phone.country_hint=GB Desc: The ISO-3166 alpha-2 country code associated with the secondary phone number.
primary.email_address	Example: primary.email_address=waidong@gmail.com Desc: The primary email address of the person.
secondary.email_address	Example: secondary.email_address=waidong@gmail.com Desc: The secondary email address of the person.
ip_address	Desc: IPv4 and IPv6 are the only valid IP versions accepted. The IP address associated with the event.

Responses

[200]

Response Schema: application/json

Description

Signals

Primary Phone Checks

Signals	Description
request	*any (OpenObject)* The 'request' body contains all the input parameters that were submitted to the API. Every parameter in the API query string is defined here as a field value. This is included for diagnostic and troubleshooting purposes.
primary_phone_checks	*object (PhoneChecksV33)* Returns metadata and match statuses regarding the phone. This includes whether the phone is valid, prepaid, or commercial, and provides attributes such as subscriber name, line type, and carrier. Additionally, it returns the match status between input name provided and phone subscriber name, and match status between input address provided and phone location.
error	*string or null* Enum: "Partial" "InternationalPhoneDisabled" An error message for the phone checks object. • **Partial** - Incomplete response due to external timeouts. • **InternationalPhoneDisabled** - Incomplete response due to restriction of API key to domestic queries. Please contact your account manager if international queries are needed.
warnings	*array of strings* Items Enum: Primary Phone: "Invalid country_hint value. Only Alpha-2 supported" An array containing warning messages.
is_valid	*boolean or null* True if the phone number is valid.
country_code	*string or null* The ISO-3166 alpha-2 country code associated with the primary phone number. See the Integration Guide for additional information
is_commerical	*boolean or null* True if the phone number is registered to a business.

Signals	Description
line_type	*string or null* Enum: "non-fixed-VoIP" "premium" "voicemail" "landline" "fixed-VoIP" "toll-free" "other" "mobile" The line type of the phone number • **landline** - Traditional wired phone line • **fixed-VoIP** - VOIP-based fixed line phones • **mobile** - Wireless phone line • **voicemail** - Voicemail-only service • **toll-free** - Callee pays for call • **premium** - Caller pays a premium for the call–e.g., 976 area code • **non-fixed-VoIP** - Skype, for example • **other** - Anything that does not match the previous categories
carrier	*string or null* The company that provides voice and/or data services for the phone number. Carriers are returned at the MVNO level.
is_prepaid	*boolean or null* True if the phone is associated with a prepaid account.
match_to_name	*string or null* Enum: "no name found" "match" "no match" The match status between either of the input names (person or business) and the queried entity.
match_to_address	*string* or *null* Enum: "match" "postal-match" "zip4-match" "city-state-match" "metro-match" "country-match" "no-match" • **match** – Phone location matches input address line 1, address line 2, city, state, and postal code. • **postal-match** – Phone location postal code matches input address postal code. • **zip4-match** – Phone location postal code zip+4 matches input address postal code zip+4. • **city-state-match** – Phone location city and state matches input address city and state. • **metro-match** – Phone location is in the same metro area as input address. • **country-match** – Phone location country matches input address country. • **no-match** – Phone location does not match input address

Signals	Description
subscriber	*object (EcommerceSubscriber)* The subscriber of the phone number.
name	*string* or *null* The full legal name of the person.
age_range	The age range of the person.

Secondary Phone Checks

Signals	Description
secondary_phone_checks	object (PhoneChecksV33) Returns metadata and match statuses regarding the phone. This includes whether the phone is valid, prepaid, or commercial, and provides attributes such as subscriber name, line type, and carrier. Additionally, it returns the match status between input name provided and phone subscriber name, and match status between input address provided and phone location.
error	*string* or *null* Enum: "Partial" "InternationalPhoneDisabled" An error message for the phone checks object. • **Partial** - Incomplete response due to external timeouts. • **InternationalPhoneDisabled** - Incomplete response due to restriction of API key to domestic queries. Please contact your account manager if international queries are needed.
warnings	*array of strings* Items Enum: Secondary Phone: "Invalid country_hint value. Only Alpha-2 supported" An array containing warning messages.
is_valid	*boolean or null* True if the phone number is valid.
country_code	string or null The ISO-3166 alpha-2 country code associated with the secondary phone number. See the Integration Guide for additional information
is_commerical	*boolean* or *null* True if the phone number is registered to a business.
line_type	*string* or *null* Enum: "non-fixed-VoIP" "premium" "voicemail" "landline" "fixed-VoIP" "toll-free" "other" "mobile" The line type of the phone number • **landline** - Traditional wired phone line • **fixed-VoIP** - VOIP-based fixed line phones • **mobile** - Wireless phone line • **voicemail** - Voicemail-only service • **toll-free** - Callee pays for call • **premium** - Caller pays a premium for the call–e.g., 976 area code • **non-fixed-VoIP** - Skype, for example • **other** - Anything that does not match the previous categories
carrier	*string* or *null* The company that provides voice and/or data services for the phone number. Carriers are returned at the MVNO level.

Signals	Description
is_prepaid	*boolean* or *null* True if the phone is associated with a prepaid account.
match_to_name	*string* or *null* Enum: "no name found" "match" "no match" The match status between either of the input names (person or business) and the queried entity.
match_to_address	*string* or *null* Enum: "match" "postal-match" "zip4-match" "city-state-match" "metro-match" "country-match" "no-match" • **match** – Phone location matches input address line 1, address line 2, city, state, and postal code. • **postal-match** – Phone location postal code matches input address postal code. • **zip4-match** – Phone location postal code zip+4 matches input address postal code zip+4. • **city-state-match** – Phone location city and state matches input address city and state. • **metro-match** – Phone location is in the same metro area as input address. • **country-match** – Phone location country matches input address country. • **no-match** – Phone location does not match input address
subscriber	object (EcommerceSubscriber) The subscriber of the phone number.
name	*string* or *null* The full name of the person.
age_range	The age range for the person.

Primary Address Checks

Signals	Description
primary_address_checks	object (AddressChecksV33Primary) Returns metadata and match statuses regarding the address. This includes whether the primary address is valid, commercial, or forwarder, and provides attributes such as resident name and type. Additionally, it returns the match status between input name and resident name.
error	*string* or *null* Enum: "Partial" "InternationalPhoneDisabled" An error message for the phone checks object. • **Partial** - Incomplete response due to external timeouts. • **InternationalPhoneDisabled** - Incomplete response due to restriction of API key to domestic queries. Please contact your account manager if international queries are needed.
warnings	*array of strings* Items Enum: "Both parsed and postal address parameters provided, postal address parameters ignored." "Missing unit/apt/suite number" "Missing country_code" "Missing input" "House number not validated" "Resident not found at address" "Historical resident matched" "Input postal code was corrected. Potential impact to AVS code." "Invalid unit/apt/suite number" "State, Country Validated" "Country Validated" "Street, Postcode, City, Country validated. Premise not validated" "Partial Address" "Invalid house/building number" "Input state corrected" "Invalid Country Code" "City, Country Validated" An array containing warning messages.
is_valid	*boolean* or *null* True if the most granular level to which the address could be validated.
input_completeness	*string* or *null* Enum: "Empty" "Partial" "Missing" "Complete" Returns an indicator of input completeness for the address entity.
match_to_name	*string* or *null* Enum: "No name found" "No match" "Match" The match status between either of the input names (person or business) and the queried entity.

Signals	Description
resident	object (EcommerceResident) The resident at the address.
name	*string* or *null* The full name of the person.
age_range	The age range for the person.
is_commercial	*boolean* or *null* True if the address is a business address. When shipping physical goods, commercial addresses are typically a positive signal and indicate that the order is not fraudulent.
is_forwarder	*boolean* or *null* True if the address is performing freight forwarding or reshipping services. Forwarders most likely will send the goods outside of the country.
type	*string* or *null* Enum: "commercial mail drop" "multi unit" "partial address" "po box" "single unit" "po box throwback" "unknown address type" indicates the delivery point for the address. • **commercial mail drop** - private po boxes, examples include ups store and mailboxes, etc. • **multi unit** - apartment or office buildings containing multiple separate postal units. • **single unit** - single family homes or commercial buildings not comprising separate postal units. • **po box** - post office box where mail can be collected but which is not a residence. • **po box throwback** - addresses for which mail is forwarded to a po box. • **unknown address type** - delivery point is not known.

Secondary Address Checks

Signals	Description
secondary_address_checks	*object (AddressChecksV33Secondary)* Returns metadata and match statuses regarding the address. This includes whether the secondary address is valid, commercial, or forwarder, and provides attributes such as resident name and type. Additionally, it returns the match status between input name and resident name, the distance in miles from the primary address to the secondary address, and whether there is a link between the secondary name and the primary name. Inputs considered: • secondary.address and secondary.name • primary.name
error	*string* or *null* Enum: "Partial" "InternationalPhoneDisabled" An error message for the phone checks object. • **Partial** - Incomplete response due to external timeouts. • **InternationalPhoneDisabled** - Incomplete response due to restriction of API key to domestic queries. Please contact your account manager if international queries are needed.
warnings	*array of strings* Enum: "Both parsed and postal address parameters provided, postal address parameters ignored." "Missing unit/apt/suite number" "Historical resident matched" "Invalid Input" "Input postal code was corrected. Potential impact to AVS code." "Input postal code was corrected" "Invalid unit/apt/suite number" "State, Country Validated" "Country Validated" "Street, Postcode, City, Country. Premise not validated Validated" "House number not validated", "Resident not found at address" "Missing country_code", "Partial Address" "Invalid house/building number" "Missing Input" "Input state corrected" "Not Found" "Invalid Country Code" "City, Country Validated"
is_valid	*boolean* or *null* True if the most granular level to which the address could be validated.
input_completeness	*string* or *null* Enum: "Empty" "Partial" "Missing" "Complete" Returns an indicator of input completeness for the address entity.
match_to_name	*string* or *null* Enum: "No name found" "No match" "Match" The match status between either of the input names (person or business) and the queried entity.

Signals	Description
resident	*object (EcommerceResident)* The resident at the address.
is_commercial	*boolean* or *null* True if the address is a business address. When shipping physical goods, commercial addresses are typically a positive signal and indicate that the order is not fraudulent.
is_forwarder	*boolean* or *null* True if the address is performing freight forwarding or reshipping services. Forwarders most likely will send the goods outside of the country.
type	*string* or *null* Enum: "unknown address type" "partial address" "po box" "multi unit" "single unit" "commercial mail drop" "po box throwback" indicates the delivery point for the address. • **commercial mail drop** - private po boxes, examples include ups store and mailboxes, etc. • **multi unit** - apartment or office buildings containing multiple separate postal units. • **single unit** - single family homes or commercial buildings not comprising separate postal units. • **po box** - post office box where mail can be collected but which is not a residence. • **po box throwback** - addresses for which mail is forwarded to a po box. • **unknown address type** - delivery point is not known.
distance_from_primary_address	*integer <int64>* or *null* Distance in miles between the primary and secondary addresses. Longer distance between different addresses can be a stronger risk indicator.
linked_to_primary_resident	*boolean* or *null* True if the person is associated to the resident at the primary address.

Primary Email Address Checks

Signals	Description
primary_email_address_checks	object (EmailAddressChecksV33) Returns metadata and match statuses regarding the email. This includes whether the email is valid, autogenerated, or disposable, and provides attributes such as registered email owner name. Additionally, it returns the number of days since email was first seen, the number of days since the domain was created, and the match status of the input name and registered email owner name.
error	*string* or *null* Value: "Partial" An error message for the email address checks object. • **Partial** - Incomplete response due to external timeouts.
warnings	Deprecated in version 3.3, so the array will always be empty.
is_valid	*boolean* or *null* True if the email address is valid.
is_autogenerated	*boolean* or *null* True if the email is potentially autogenerated. This is a potential risk indicator, and such transactions should be flagged for further review.
is_disposable	*boolean* or *null* True if the email domain is disposable. Disposable emails are generally associated with fraudulent activities. If true, this is one of the strongest risk indicators and the transaction should be flagged for further review.
email_first_seen_days	*integer* or *null* <*int64*> Count of days since the email address was first observed in Ekata's Identity Network. If the email address has not been observed before, first_seen_days will be 0.
email_domain_creation_days	*integer* <*int64*> or *null* The number of days since the email domain was created.
match_to_name	*string* or *null* Enum: "No name found" "No match" "Match" The match status between the input name and the queried entity.

Signals	Description
match_to_address	*string* or *null* Enum: "match" "postal-match" "zip4-match" "city-state-match" "metro-match" "country-match" "no-match" • **match** – Phone location matches input address line 1, address line 2, city, state, and postal code. • **postal-match** – Phone location postal code matches input address postal code. • **zip4-match** – Phone location postal code zip+4 matches input address postal code zip+4. • **city-state-match** – Phone location city and state matches input address city and state. • **metro-match** – Phone location is in the same metro area as input address. • **country-match** – Phone location country matches input address country. • **no-match** – Phone location does not match input address
email_risk_score	*number <double> [0 .. 1]* Highly performant risk score that assesses the risk level of an email address. The score is derived from a model that leverages features from the Identity Network and new features on email tumbling detection, email linkages to other PII elements, and a new disposable domain list service. A number between 0 and 1 rounded to three decimal places. To return a score, the only required input is an email address. To have the best performance, IP address, phone, or address is recommended.
mailbox_velocity	*integer <int64> [0 .. ∞]* Returns an integer value for the velocity (frequency) a mailbox has been seen in the past 180 days. A mailbox is the un-tumbled name part of an email address. E.g., johndoe@gmail.com, john.doe@gmail.com, and johndoe+123abc@gmail.com all have the same mailbox.
registered_owner	*object (EcommerceOwner)* The registered owner of the email address.
name	*string* or *null* The full name of the person.
age_range	The age range of the person.

Secondary Email Address Checks

Signals	Description
secondary_email_address_checks	object (EmailAddressChecksV33) Returns metadata and match statuses regarding the email. This includes whether the email is valid, autogenerated, or disposable, and provides attributes such as registered email owner name. Additionally, it returns the number of days since email was first seen, the number of days since the domain was created, and the match status of the input name and registered email owner name.
error	*string* or *null* Value: "Partial" An error message for the email address checks object. • **Partial** - Incomplete response due to external timeouts.
warnings	Deprecated in version 3.3, so the array will always be empty.
is_valid	*boolean* or *null* True if the email address is valid.
is_autogenerated	*boolean* or *null* True if the email is potentially autogenerated. This is a potential risk indicator and such transactions should be flagged for further review.
is_disposable	*boolean* or *null* True if the email domain is disposable. Disposable emails are generally associated with fraudulent activities. If true, this is one of the strongest risk indicators and the transaction should be flagged for further review.
email_first_seen_days	*integer* or *null* <*int64*> Count of days since the email address was first observed in Ekata's Identity Network. If the email address has not been observed before, first_seen_days will be 0.
email_domain_creation_days	*integer* <*int64*> or *null* The number of days since the email domain was created.
match_to_name	*string* or *null* Enum: "No name found" "No match" "Match" The match status between the input name and the queried entity.

Signals	Description
match_to_address	*string* or *null* Enum: "match" "postal-match" "zip4-match" "city-state-match" "metro-match" "country-match" "no-match" • **match** – Phone location matches input address line 1, address line 2, city, state, and postal code. • **postal-match** – Phone location postal code matches input address postal code. • **zip4-match** – Phone location postal code zip+4 matches input address postal code zip+4. • **city-state-match** – Phone location city and state matches input address city and state. • **metro-match** – Phone location is in the same metro area as input address. • **country-match** – Phone location country matches input address country. • **no-match** – Phone location does not match input address
registered_owner	*object (EcommerceOwner)* The registered owner of the email address.
name	*string* or *null* The full name of the person.
age_range	The age range of the person.

IP Address Checks

Signals	Description
ip_address_checks	*object (IpAddressChecksV33)* Returns metadata, risk signals, and distances for the IP input. This includes whether the IP address is risky (e.g. proxy or data center IP address). Additional returns include: geolocation, number of miles from address inputs provided, number of miles from phone inputs provided, and match status between names provided.
error	*string* Value: "Partial" An error message for the IP address checks object. • **Partial** - Incomplete response due to external timeouts.
warnings	*array of strings* Items Value: IP: "IP address is in private range" An array containing warning messages.
is_valid	*boolean or null* True if the IP address is valid.
proxy_risk	*boolean* True if the IP address is considered risky, based on multiple IP data points and velocity calculations.
geolocation	object (IPGeolocation) The location of the IP address
postal_code	*string* The postal code of the structured address.
city_name	*string* The name of the city in the structured address.
subdivision	*string*
country_name	*string*
country_code	*string or null* The ISO-3166 alpha-2 country code associated with the IP address. See the Integration Guide for additional information
continent_code	*string* The two-letter continent code of the address.
match_to_primary_name	*string* Enum: "No name found" "No match" "Match" The match status between the input name and the queried entity.
match_to_secondary_name	*string* Enum: "No name found" "No match" "Match" The match status between the input name and the queried entity.

Signals	Description
distance_from_primary_address	*integer <int64>* Distance in miles between the IP and Primary Address
distance_from_secondary_address	*integer <int64>* Distance in miles between the IP and Secondary Address

Machine Learning Scores

Scores	Description
identity_network_score	*number <double> [0 .. 1]* Comprehensive network score built on behavioral insights such as velocity, popularity, volatility, and age of an attribute, with a higher score indicating a riskier transaction. A number between 0 and 1 rounded to three decimal places.
identity_check_score	*integer <int64> [0 .. 500]* Returns a score between 0 and 500 where a higher number indicates a higher level of risk. The score is built on a tree-based machine learning model leveraging all Identity Check features as well as proprietary network signals derived from our consortium of real-life outcome data. To return a score, we need at least two inputs from the following: • Name (primary or secondary) • Phone (primary or secondary) • Address (primary or secondary) • Email Address (primary or secondary) • IP Address

Request

GET /3.3/identity_check

Request Sample: cURL

```
curl --get -H "Authorization: Bearer <API_KEY>"
'https://api.ekata.com/3.3/identity_check' \
--data-urlencode 'primary.name= Waidong L Syrws' \
--data-urlencode 'primary.phone= 2069735100' \
--data-urlencode 'primary.email_address= waidong@gmail.com' \
--data-urlencode 'primary.address.street_line_1= 100 Syrws St' \
--data-urlencode 'primary.address.street_line_2= Ste 1' \
--data-urlencode 'primary.address.city= Lynden' \
--data-urlencode 'primary.address.state_code= WA' \
--data-urlencode 'primary.address.postal_code= 98264' \
--data-urlencode 'primary.address.country_code= US' \
--data-urlencode 'ip_address= 54.190.251.42' \
--data-urlencode 'secondary.firstname= Waanataa' \
--data-urlencode 'secondary.lastname= Labarrete' \
--data-urlencode 'secondary.phone= 2061115101' \
--data-urlencode 'secondary.email_address= syrwspizza@example.com' \
--data-urlencode 'secondary.address.street_line_1= 1 Syrws St, Lynden, WA' \
--data-urlencode 'secondary.address.street_line_2= 1 Syrws St, Ste 1' Lynden, WA' \
--data-urlencode 'secondary.address.country_code= US'
```

Response Sample: 200

Content type
Application/json


```
{
 "request": null,
 "primary_phone_checks": {
  "error": "Partial",
  "warnings": [
   "Invalid Input"
  ],
  "is_valid": true,
  "country_code": "US",
  "is_commercial": true,
  "line_type": "non-fixed VOIP",
  "carrier": "Ekata Telco",
  "is_prepaid": false,
  "match_to_name": "Match",
  "match_to_address": "Country match",
  "subscriber": {
   "name": "Waidong L Syrws",
   "age_range": {
    "from": 25,
    "to": 29
   }
  }
 },
 "secondary_phone_checks": {
  "error": "Partial",
  "warnings": [
   "Invalid Input"
  ],
  "is_valid": true,
  "country_code": "US",
  "is_commercial": true,
  "line_type": "non-fixed VOIP",
  "carrier": "Ekata Telco",
  "is_prepaid": false,
  "match_to_name": "match",
  "match_to_address": "Country match",
  "subscriber": {
   "name": "Waidong L Syrws",
   "age_range": {
    "from": 25,
    "to": 29
   }
  }
 },
 "primary_address_checks": {
  "error": "Partial",
  "warnings": [
   "Both parsed and postal address parameters provided, postal address parameters Ignored."
  ],
```

```
  "is_valid": true,
  "input_completeness": "Empty",
  "match_to_name": "match",
  "resident": {
   "name": "Waidong L Syrws",
   "age_range": {
    "from": 25,
    "to": 29
   }
  },
  "is_commercial": true,
  "is_forwarder": false,
  "type": "Single unit"
 },
 "secondary_address_checks": {
  "error": "Partial",
  "warnings": [
   "Both parsed and postal address parameters provided, postal address parameters ignored."
  ],
  "is_valid": true,
  "input_completeness": "Empty",
  "match_to_name": "match",
  "resident": {
   "name": "Waidong L Syrws",
   "age_range": {
    "from": 25,
    "to": 29
   }
  },
  "is_commercial": true,
  "is_forwarder": false,
  "type": "Single unit",
  "distance_from_primary_address": 100,
  "linked_to_primary_resident": true
 },
 "primary_email_address_checks": {
  "error": "Partial",
  "warnings": [],
  "is_valid": true,
  "is_autogenerated": false,
  "is_disposable": false,
  "email_first_seen_days": 234,
  "email_domain_creation_days": 6539,
  "match_to_name": "match",
  "match_to_address": "Country match",
  "email_risk_score": 0.23,
  "mailbox_velocity": 4,
  "registered_owner": {
   "name": "Waidong L Syrws",
   "age_range": {
    "from": 25,
    "to": 29
   }
```

```
        }
      },
      "secondary_email_address_checks": {
        "error": "Partial",
        "warnings": [],
        "is_valid": true,
        "is_autogenerated": false,
        "is_disposable": false,
        "email_first_seen_days": 234,
        "email_domain_creation_days": 6539,
        "match_to_name": "match",
        "match_to_address": "Country match",
        "registered_owner": {
          "name": "Waidong L Syrws",
          "age_range": {
            "from": 25,
            "to": 29
          }
        }
      },
      "ip_address_checks": {
        "error": "Partial",
        "warnings": [
          "IP address is in private range"
        ],
        "is_valid": true,
        "proxy_risk": false,
        "geolocation": {
            "postal_code": "98264",
            "city_name": "Lynden",
            "subdivision": "string",
            "country_name": "string",
            "country_code": "US",
            "continent_code": "NA"
        },
        "match_to_primary_name": "match",
        "match_to_secondary_name": "match",
        "distance_from_primary_address": 0,
        "distance_from_secondary_address": 0,
        "distance_from_primary_phone": 0,
        "distance_from_secondary_phone": 0
      },
      "identity_network_score": 0.364,
      "identity_check_score": 121,
  }
```

Error Handling

Ekata uses conventional HTTP response codes to indicate success or failure of a request.

- 2xx range codes indicate a successful response.
- 4xx range codes indicate an error that resulted from the API request.
- 5xx range codes indicate an error within Ekata's system.

Contact support@ekata.com for help on errors that can't be resolved.

HTTP Code	Error Name	Error Message(s)	Likely Cause
400 Bad Request	InputFieldError	Value is not valid: too long	API request does not pass input parameter validations
401 Unauthorized	AuthError	invalid-auth-token	API key is not provided in the API request.
402 Payment Required	QuotaExceededError	quota-exceeded	API key has exceeded its lifetime quota of requests.
403 Forbidden	AuthError	action-unauthorized	Configuration issue on Ekata's end or invalid input sent.
403 Forbidden	AuthError	invalid-auth-token	API key provided is invalid.
403 Forbidden	AuthError	ip-blocked	API request is from an IP address that isn't on the permitted IPs list.
403 Forbidden	AuthError	token-archived	API key has been archived.
403 Forbidden	AuthError	token-disabled	API key is not valid yet.
403 Forbidden	AuthError	token-expired	API key has expired.
404 Not Found	InvalidResourceURI	Invalid resource URI	API request has been made to an invalid URI/endpoint
429 Too Many Requests	-	-	API key has exceeded its rate limit.
500 Internal Server Error	InternalError	internal-error	Internal error on Ekata's end.

How to Respond to Error Codes

- 4xx error code is returned, review and correct the input.

1. 429 error code is returned, the call will not automatically retry the query. Retry requests once the rate of 429 responses has returned to normal.

For Identity Check API, it is recommended to configure timeouts at 750ms.

Disclaimers

This model is designed to be an informational tool only. This model is provided as a rough estimate of authentication-based risk decisioning performance. The analysis performed by this model is a series of general estimates which are based upon the underlying information and assumptions now available. That information may change over time, and the analysis would need to be updated to reflect those changes for the analysis to be useful. The assumptions regarding authorization rates are hypothetical and there can be no guarantee that they will be achieved. Actual results may vary substantially from the figures shown. Mastercard accepts no responsibility for any losses arising from any use of or reliance upon any calculations or conclusions reached using this Model.

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