**KNOW YOUR CUSTOMERS’ IDENTITY—WITHOUT DOUBT OR DELAY**

It’s a matter of trust. When you conduct business in person, by phone or over the web, you trust that every customer is using valid identification and representing themselves legitimately. But, with every transaction, there is a risk of identity theft, as well as risks to your company’s data and other assets. How do you protect your customers and business without the ability to confirm the identity of the individuals and companies with whom you do business?

With Identicate®, CGI’s real-time identity fraud and authentication solution, you can know instantly whether a transaction can be trusted. Blending seamlessly with your existing business processes, Identicate helps protect your organization from identity fraud and theft. No matter how your customers interact with you, you can trust the validity of every interaction.

**A TOOL FOR ALL INDUSTRIES**

Identicate can be used across sectors, including, but not limited to, banking, insurance, government, health, retail and telecommunications. Customizable and scalable, it provides complete identity authentication for the following transactions and more:

- Secure and safe access to customer accounts (e.g., bank, brokerage, 401(k), government, retail, medical, pharmaceutical)
- Acceptance of online loan applications
- Customer service transactions, including account password resets or service order requests
- Issuance of identification credentials
- Delivery of documents or payments to a customer
- Acceptance of online census information
- Processing of electronic votes
- Secure access to medical records and other confidential information
- Acceptance of electronic signatures on legal documents
- Confirmation of customer demographics prior to controlled or sensitive transaction types
- Know your customer (KYC) processes

**KEY BENEFITS OF IDENTICATE**

- **Data independent** – retrieves data from multiple internal and third-party data sources to provide reliable identity confirmation
- **Fast implementation** – can be up and running in days through a Software as a Service (SaaS) delivery model
- **Cost savings** – saves mailing and printing costs for paper-based transactions by automating verification
- **Flexible** – allows the addition or modification of data sources as needed, the introduction of new sets of questions, and the alteration of scoring as your tolerance for risk evolves
- **Multi-channel** – authenticates identities for transactions from any source and integrates with your business systems
- **Fast** – enables access to data sources in seconds, to complete transactions in real time
- **Scalable** – allows as many authentication requests to be initiated as needed
- **Customer friendly** – enables easy-to-answer quizzes for customers with proper identification
THE RIGHT DATA, THE RIGHT ANSWERS

Identicate automatically verifies the identity of a customer by validating that the information supplied is authentic and also checks for possible errors or fraud. This is done through the development of a multiple-choice quiz (we help you determine the type, number and sequence of questions) and through advanced analytics, which score and tag transactions that follow an ID theft pattern. The system interfaces with a wide range of internal and external data sources—from your customer information data files to credit bureaus and residential information.

Once the customer’s identity is confirmed, transactions proceed seamlessly, securely and instantly.

THREE LEVELS OF AUTHENTICATION

Identicate is highly flexible and can be configured quickly to complete one or more of the following identity authentication processes:

- **Confirm identity** – provides the customer with an interactive multiple-choice quiz based on a wide range of customer-specific data, and evaluates the customer’s responses in seconds to determine whether the customer meets your authentication standards
- **Identify fraudulent activity** – uses advanced analytics and accesses national fraud databases to verify customer information and flag ID theft patterns
- **Validate customer information** – compares and cross-checks customer-provided information with known and reliable data sources to ensure consistency and accuracy

Identicate integrates business activities with identity fraud and authentication processes. The result is a secure, customer-friendly, scalable solution for safeguarding your organization.