

Knowledge IQSM

Ask if you need to, but ask the right questions.

Experian's Knowledge IQ powered by Precise ID[®] allows you to authenticate your consumers confidently via noninvasive questions that can be answered quickly by the true consumer. Using customizable configuration designed to balance business needs with fraud-risk appetite, Knowledge IQ can combine a risk score and device intelligence to catch fraud before it leads to compromised accounts and loss.

Easy authenticator

With Knowledge IQ, you can authenticate your customers without compromising the customer experience:

- Eight trusted data sources provide 70 credit- and noncredit-based questions in 16 categories, your consumers receive questions only they can answer
- Use your own data to create questions specific to your customer base
- Multiple question-presentation configurations provide greater flexibility for how questions are presented to your consumers
- Custom question text is available to present questions in a way that best suits your individual needs

Knowing who your customers are is worth more than simply verifying their identities. It's the first step to preventing fraud and identity loss.

Knowledge IQ gives you the ability to authenticate your customers confidently and quickly while maintaining a positive customer experience.

Data sentinel

Knowledge IQ helps prevent fraudsters from invading a business while confidently authenticating your true consumer:

- Layered, risk-based strategy provides a multifaceted authentication methodology that incorporates a risk-based score, device intelligence and questions to authenticate consumers confidently and quickly
- Authenticate consumers
- A variety of data sources are used to combat compromised consumer information and mitigate the impact of fraudsters using stolen data
- This highly configurable product addresses your business needs and diminishes the impact of fraudsters attempting to access Knowledge IQ to learn question-and-answer options
- Fraud ShieldSM indicators and specific questions can be used to override a Knowledge IQ authentication decision

Automation engine

Leveraging Experian's data on the vast majority of US consumers and households, Knowledge IQ enables you to verify your customer's identities systemically and reduce the operational expense associated with manual authentication.

This includes:

- Our consultative approach to fit your needs through performance monitoring and analysis optimizes an individual Knowledge IQ configuration
- Exceptional flexibility allows you to tailor Knowledge IQ to meet their business needs
- Champion/Challenger strategy allows you to test configuration changes to optimize Knowledge IQ and satisfy your business goals
- Breadth of data sources provides more questions and question types to ensure your business can use automated authentication
- Integration into your automated call management service or interactive voice response platform removes the dependency on call center agents and reduces operational expenses

Compliance safeguard

Knowledge IQ allows you to authenticate your customers quickly and easily and satisfy regulatory compliance obligations:

- Satisfy the FACTA Red Flags Rule and USA PATRIOT Act Customer Identification and Know Your Customer requirements
- Confidently authenticate your customers while ensuring that the bad guys are not accessing your business

The powerful combination of Knowledge IQ, Precise ID risk scoring and FraudNet device intelligence provides a multifaceted fraud-risk and authentication tool. This innovative modeling approach allows many configurations to exist on your system, with only one risk strategy being active for each scoring model.

Our unrivaled team of data scientists provides best-in-class analytics to optimize your Knowledge IQ configuration. Its analysis helps you make adjustments to improve performance when market forces shift or your business goals change.

To find out more about Knowledge IQ, contact your local Experian sales representative or call 1 888 414 1120.