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A ROADMAP FOR **GROWTH**



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Identity relationship management –

Managing identity risk throughout the Customer Life Cycle





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Introducing:

- **Jeremy Meadows**
Alliance Data
- **Kolin Whitley**
Experian





Identity of things and identity relationships





The hyper-connected consumer



- 64% of consumers use 4+ devices in a typical day; 26% use more than 6
- 84% of US adults are digital
- Digital touch points are increasing by 20% annually
- 91% of consumers check their email at least once daily on their smartphones
- 84% are on a mobile device while watching TV
- 64% of social media users log on to social sites via computers; 47% on mobile devices

http://www.mckinsey.com/insights/high_tech_telecoms_internet/brand_success_in_an_era_of_digital_darwinism?cid=other-eml-alt-mkq-mck-oth-1502
<http://www.experian.com/assets/marketing-services/p/2015-digital-marketer-report.pdf>
http://www.cgi.com/sites/default/files/pdf/br_fs_consumersurveyreport_final_july_2014.pdf



The market challenges continue to be....

People, devices and things



Borderless transactions

New fraud threats across all channels





What we're hearing...

"I need my Fraud and Identity Solutions to work together to deliver better fraud and ID decisions."

*SVP Risk, Fraud Manager,
Fraud Analyst*

"I need better data and analytics to enrich my fraud and ID results, processes and operation."

*SVP Risk, SVP Digital, Compliance
Manager, Fraud Manager, Fraud Analyst*

"I need better ways to keep the customer experience seamless."

*CEO, SVP Risk, SVP Digital,
BU Leader, CMO*

"I need it to be easy, cost-effective and quick to get a new solution up and running."

*CIO, SVP Risk, SVP Digital, BU
Leader, Compliance Manager,
Fraud Manager, Fraud Analyst*

"I need the ability to tailor my solutions for my particular business needs."

*SVP Risk, SVP Digital, BU Leader,
Compliance Manager, Fraud Manager,
Fraud Analyst*

"I need fewer point vendors to manage; I need strategic partners who can deliver more value."

*Operations Leader, SVP Risk,
SVP Digital Business, CFO*

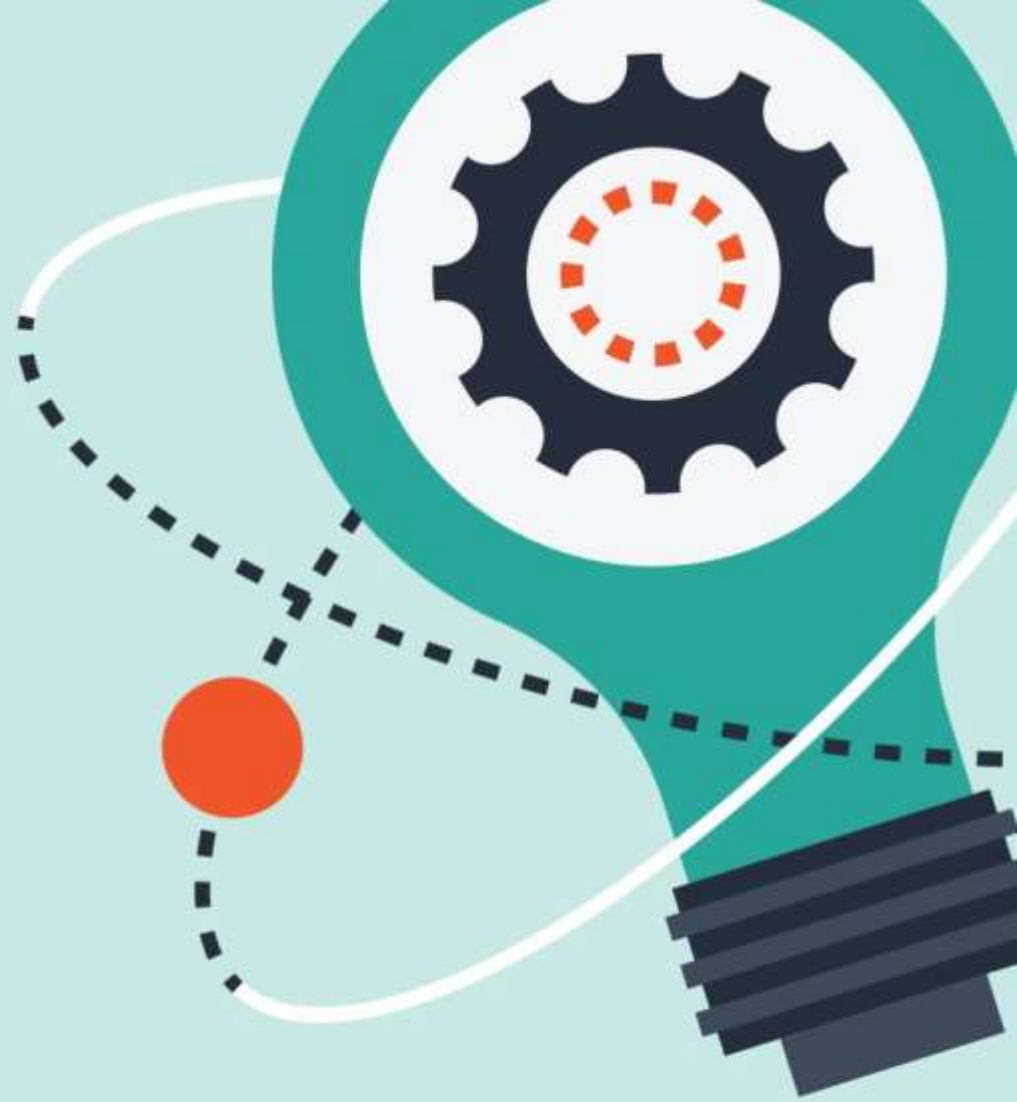


Flexible strategies



“ If you want
to keep a secret,
you must also hide
it from yourself. ”

— George Orwell, 1984



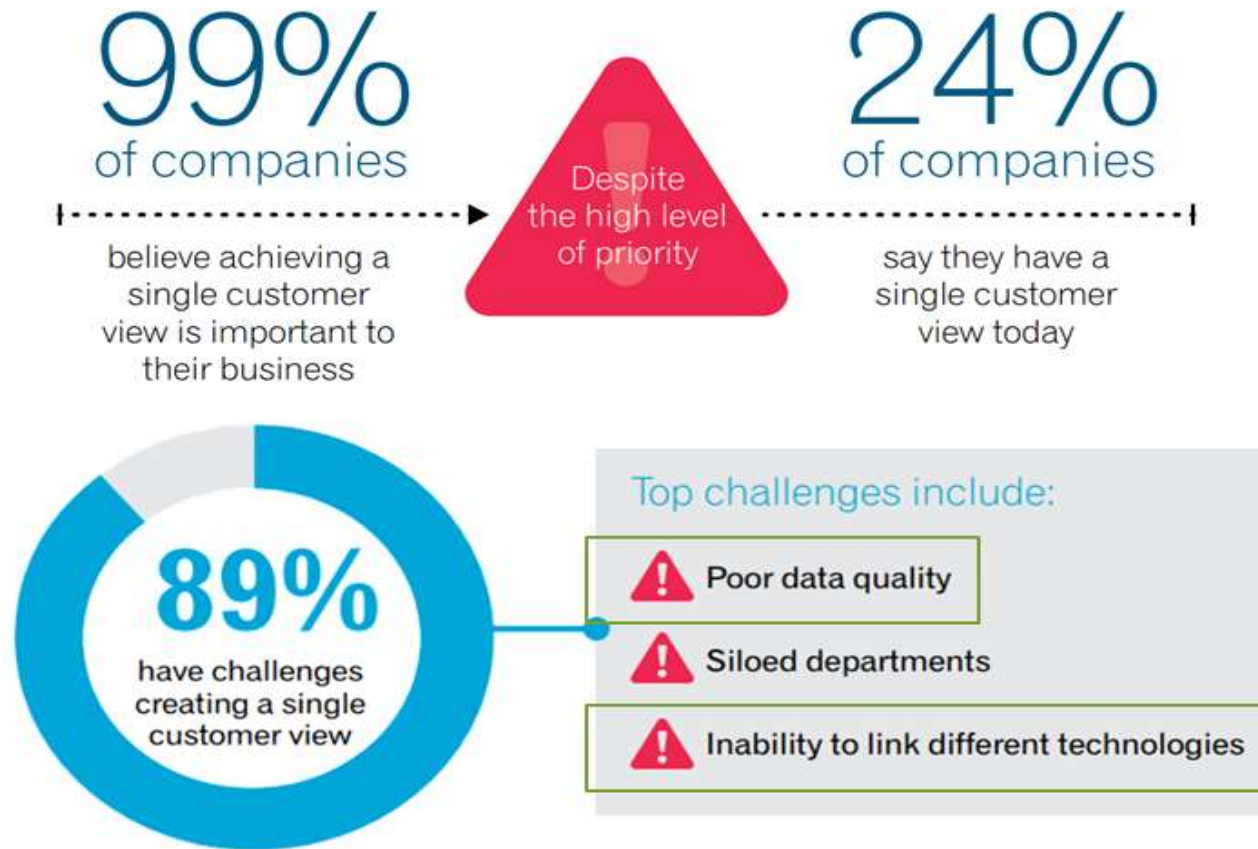
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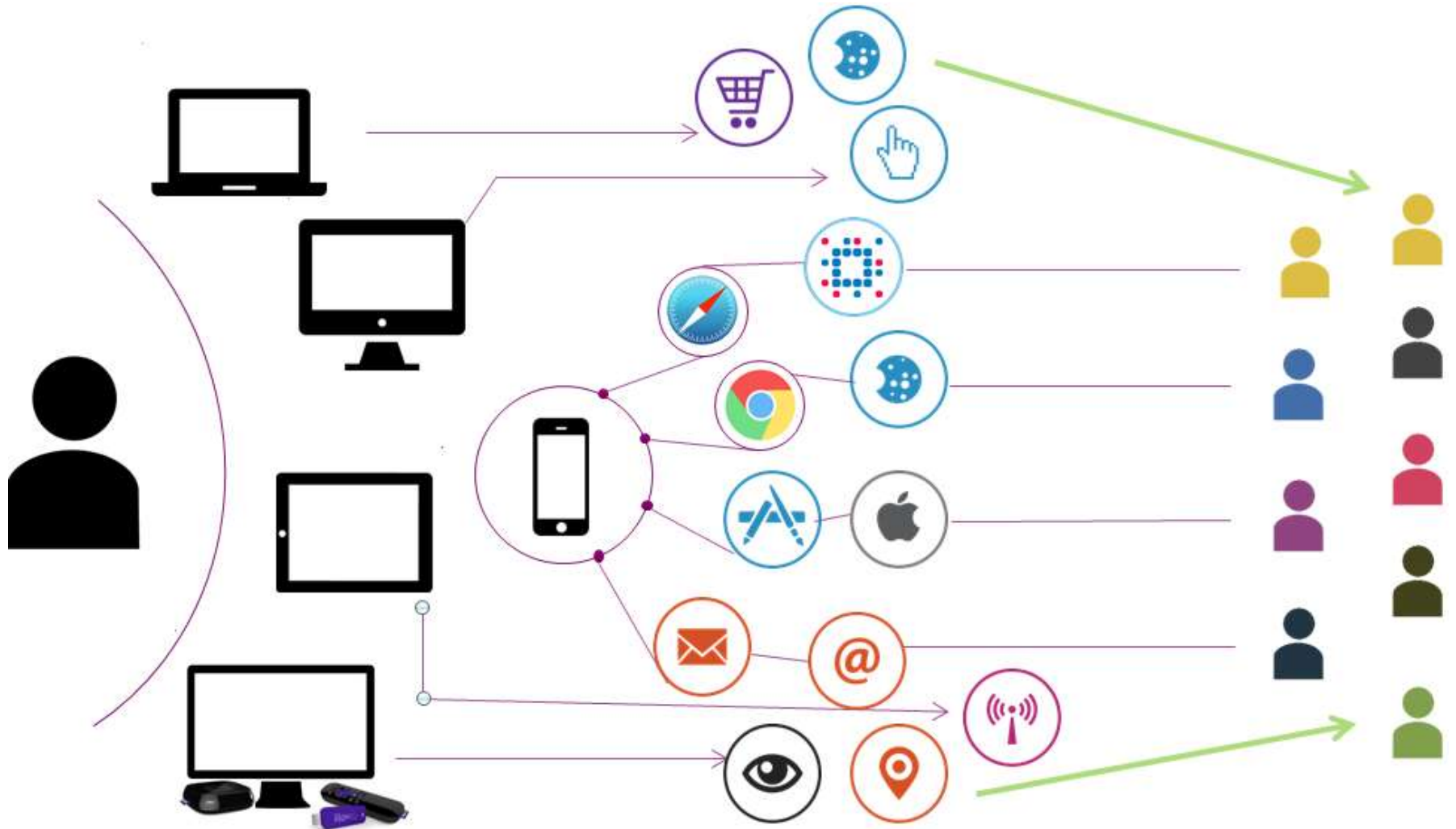
Lacking a clear picture of the consumer



Source: Experian Data Quality, The data quality benchmark report; Experian Marketing Services, The 2015 Digital Marketer Report



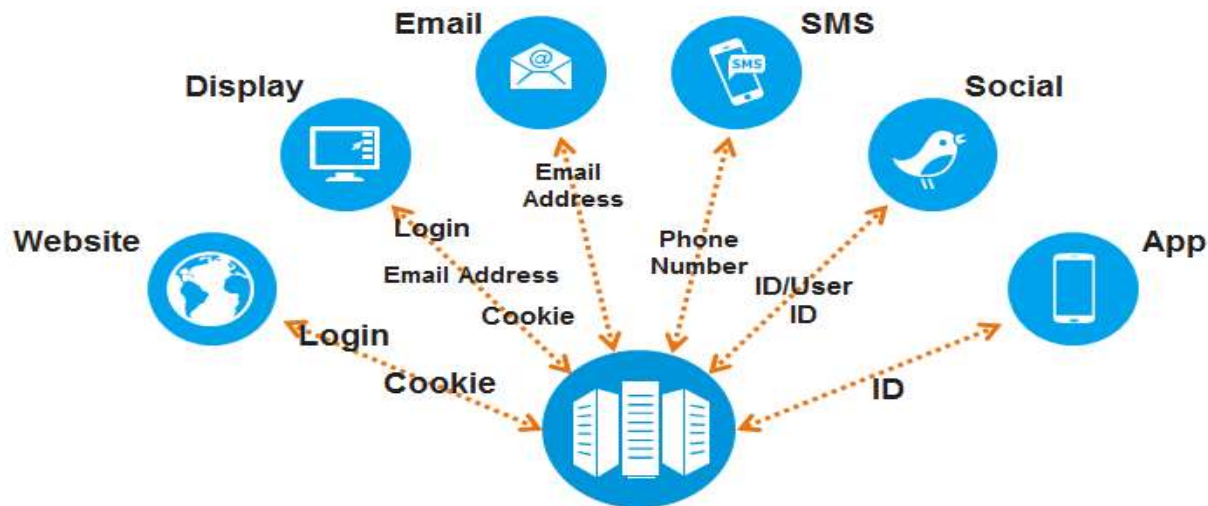
Consumer digital journey





Single customer view across channels

- Each channel has a unique data transit layer and identifiers
- Some, but not all, identifiers are unique
- Ability to have a single view of each customer by pulling and linking partial identifiers





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Use cases across the lifecycle:

- Acquisition
- Account management
- Purchase activity





Alliance Data

Acquisition challenges

Different challenges for digital vs. non-digital channels

- Data presented for authentication is not always the same
- Is the authentication of certain elements (phone number, email address) more critical on certain channels?
- Importance of device identification on digital channels
- Value of driver's license authentication?

Timing of authentication is challenge

- Need for efficiency with retail vs. non-retail

Role of KBA and OTP



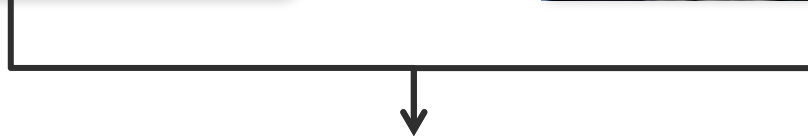
Alliance Data

Account management challenges

Online interactions



Phone interactions



- Balancing need for authentication with seamless customer experience and operational expense
- When to perceive account changes as risky?
- Value of voice authentication?



Alliance Data

Purchase activity

Card-not-present vs. swipe





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Identity relationship management

Customer Life Cycle management





Securing the customer journey



- Ability to capture identity attributes from people, devices and things
 - ▶ Personal identifiable information and how this information has been presented over time
 - ▶ Device insight based on how a consumer interacts with a site and technology used to do so
- Context-based strategies based on how a consumer is interacting with your business



Multi-stage identity relationship management

ID Proofing

- Verifies that the person is who they claim to be at a specific point-in-time
- Solutions include:
 - Precise ID®
 - FraudNet for Account Opening
 - Document Verification
- Performed during or prior to:
 - Account opening
 - Profile registration
 - Biometric enrollment

Authentication

- Ongoing verification of a person's identity
- Solutions include:
 - Out-of-band (SMS / email verification and OTP)
 - Biometrics (voice, fingerprint, facial)
 - FraudNet for Account Opening / login
- Performed during:
 - Account login
 - Second factor for high risk transactions
 - New device registration

Identity Management

- Ongoing monitoring of a person's identity
- Solutions include:
 - Identity Element Network™ (attributes and scores)
 - Personal protection alerts
- Performed throughout the Customer Life Cycle



Consistent customer view





Multi-tenant platform (new initiative!)

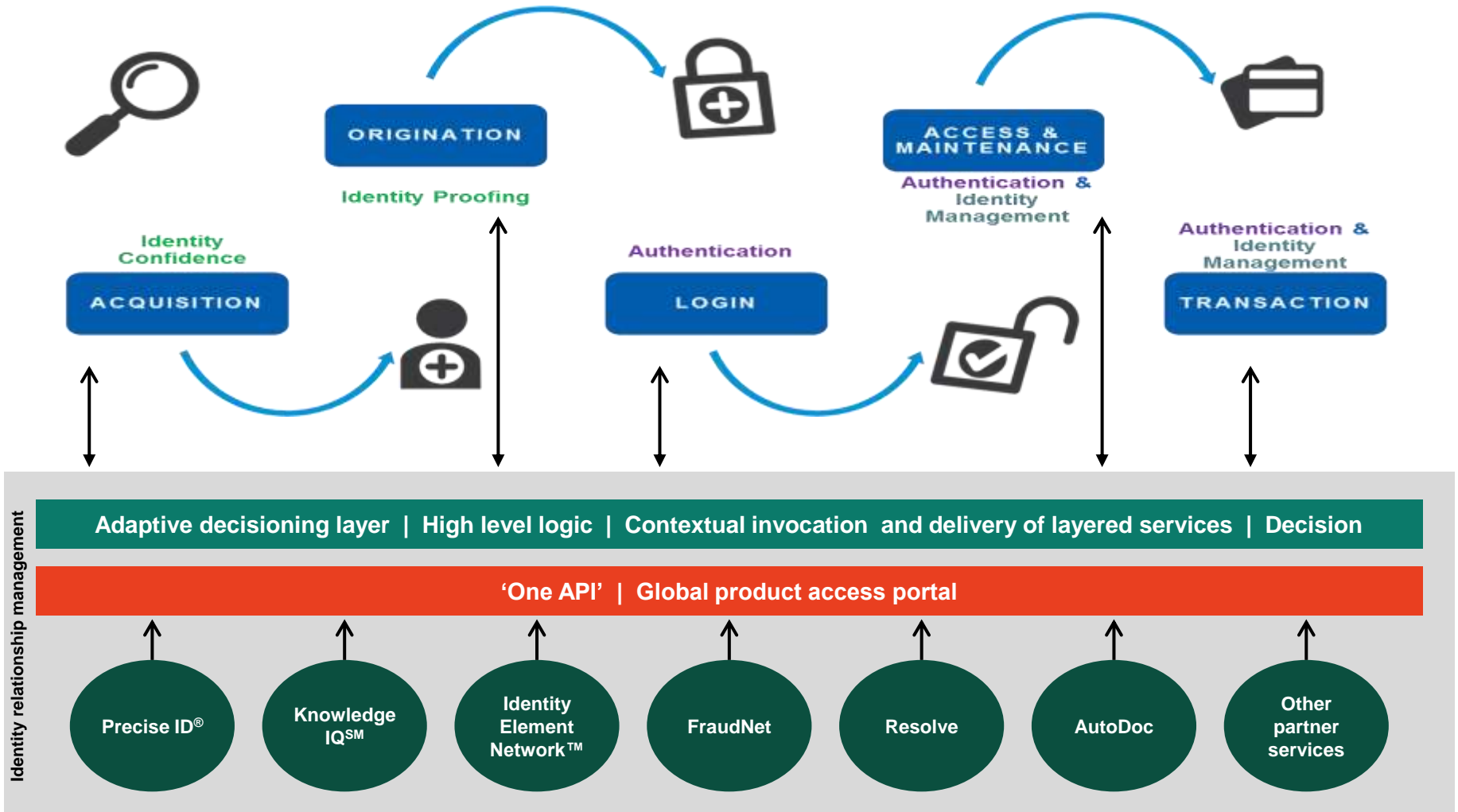


- Single platform with a single API
- Access to a global suite of solution
- End-point solution agnostic
- Adaptive decisioning capabilities
- Enables scalability



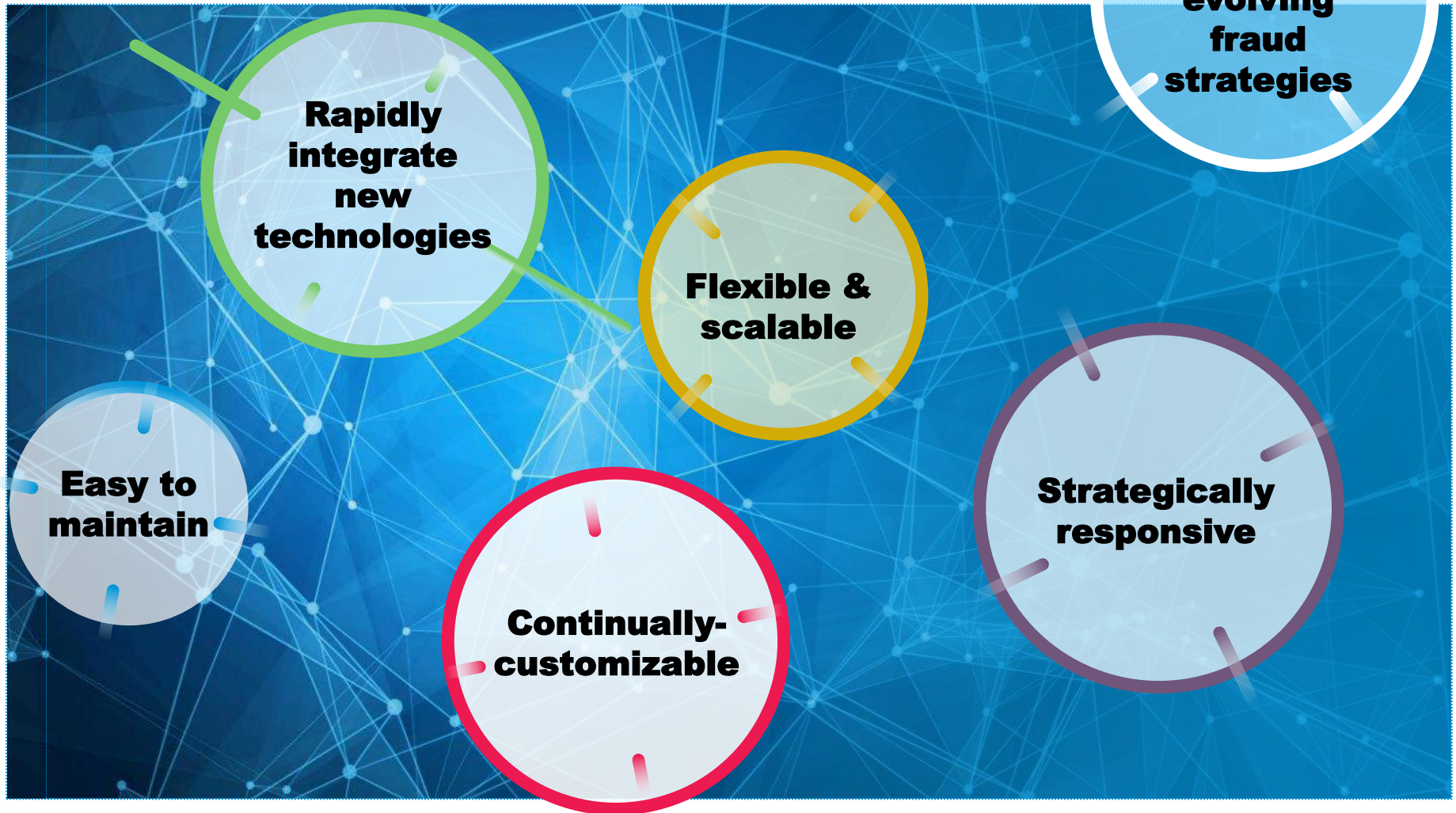
The Customer Life Cycle

Identity relationship management design





The pressing need now and for the future ...





Giving you the power to respond to market dynamics and trends



Make great decisions at any point in the customer journey



Deliver a positive, **frictionless customer experience** across all touch points



Detect fraud regardless of fraudster scheme or entry point



Monitor devices and **protect customer identities** over time



The path forward

In conclusion



- Identity relationship management strategies need to accommodate all stakeholders:
 - ▶ **People**
 - ▶ **Devices**
 - ▶ **Things**
- Contextual decisioning strategies are necessary to provide a frictionless experience for consumers while mitigating risks
- Managing these key stakeholder relationships throughout the customer lifecycle will enable businesses to offer the best protection at the right time, resulting in an interconnected, consumer-focused world

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**For additional information,
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Vision Conference
Breakout Session Survey

Experian

1. How would you rate the presenters' knowledge?
 Excellent Above average Average Below average Poor

2. How would you rate the presenters' delivery?
 Excellent Above average Average Below average Poor

3. How would you rate the presenters' time management?
 Excellent Above average Average Below average Poor

4. How useful was the session information?
 Very useful Somewhat useful Neutral
 Somewhat not useful Not useful

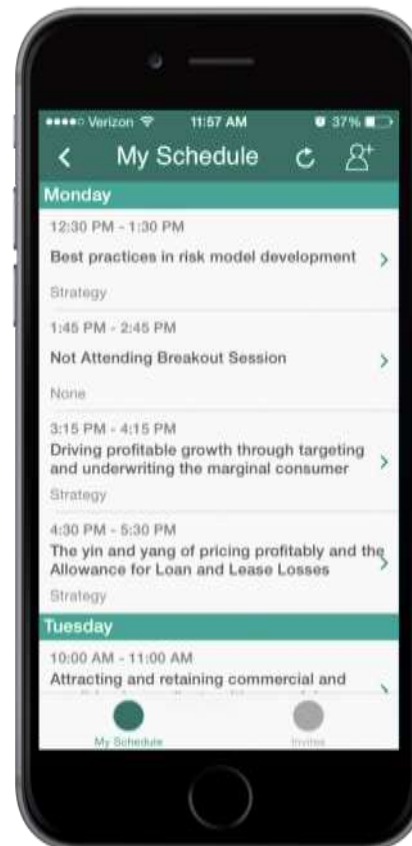
5. How would you rate the session on being current?
 Very current Somewhat current Neutral
 Somewhat not current Not current

6. How relevant was the session content to the title and description?
 Very relevant Somewhat relevant Neutral
 Somewhat not relevant Not relevant

7. How would you rate the level of content?
 Too advanced Just right Too basic

8. Why did you attend this session? (Check all that apply)
 Relates to my business The presenter(s) Interest in new product
 Compelling session description Increase product knowledge

9. Do you have any additional comments?





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