

Authentication solutions from Experian

Verify applicants in real-time without paper-based proofs



Concessionary fare schemes offer discounted travel on local public transport for older and disabled people. This helps ensure that bus travel in particular, remains within the means of those on limited incomes and those who have mobility difficulties.

The government spends close to £1 billion each year on this scheme and large volumes of travel cards are issued on a daily basis. As such, the administration costs must be kept to a minimum. This can be achieved through ensuring that the application process is as straightforward and as customer friendly as possible. It is also vital that the service is only provided to those customers that are actually eligible for it.

How does the current application process work?

Concessionary travel cards are issued to individuals provided that they are either disabled or comply with two main criteria:

Age – they must be over 60 years old

Residency – they must reside in a defined region

Paper documentation such as passports, driving licences and utility bills, has been traditionally used to prove that the criteria are met. In most cases paper documentation is taken to a travel centre or post office to be verified and then passed to an application processing centre.

This paper process is time consuming, costly and often subject to fraud. It is also inconvenient for genuine customers who may not have the appropriate identity documents to hand.

Is there another way?

Experian's authentication solutions offer a faster and more secure solution. They are capable of electronically verifying an individual's age and residency, which benefits transport authorities in the following ways:

Speeds up the application process - checks can be done instantly at the processing stage and they enable a greater choice of channels for delivering this service, for example, remotely.

Improves cost efficiency - reduces the cost of processing and storing paper documentation.

Improves the customer experience - customers will not be required to provide paper documents.

Reduce fraud - highlights fictitious and stolen identities in real-time.



Confirms eligibility - verifies the applicant's age, and that their address is within the boundaries of the public transport enterprise.

How does electronic authentication work?

Experian's Authentication solutions use an electronic approach, which meets HMG guidelines, to validate and verify customers. An individual's biographical data is compared against Experian's vast databases, which contain biographic footprints established for 45 million UK citizens and hold in excess of 1 billion records.

To validate and verify an applicant's personal identity, it is essential that the following criteria are satisfied:

Validity – establishes existence of a real world identity by corroborating name and date of birth.

Verification – establishes that the subject of the transaction is the owner of the real world identity by verifying biographic details that only they are likely to know.

Address confirmation – matches the proven identity to a current residential address and, where appropriate, identifies other non disclosed addresses.

The data retrieved for each citizen is measured in three dimensions – breadth, depth and quality – to determine the degree of confidence associated with the identity being genuine. An authentication decision is then given in seconds, with no need for paper-based proofs.

About Experian

Over the past five years, Experian has been a pioneer in the development of online and real-time electronic personal identity authentication solutions. As a result, Experian provides proven methods of personal identity authentication available in the market today. They can be used across multiple functions within public sector organisations as they are both flexible and scalable. The solutions enhance service delivery whilst enabling effective detection and prevention of identity fraud in real-time.

The Experian public sector team currently works with over 350 local authorities, 52 police and investigatory bodies, as well as central government agencies. A range of sector specific solutions has been developed to address the challenges associated with personal identity authentication, data integrity, revenue assurance, enforcement, customer segmentation and fraud management.

For further information on our authentication solutions, or to learn more about how Experian's data and intelligent decisioning solutions can assist your organisation please contact the Authenticate Team on:

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