

Identicare[®]

Real-time identity fraud and authentication



Experience the commitment[®]

KNOW YOUR CUSTOMER'S 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. But with every faceless transaction, you could put your business at risk.

How can you safeguard your business if you don't know who your customers really are?

With Identicare, CGI's real-time identity fraud and authentication solution, you know in seconds exactly who your customers are. Blending seamlessly into your existing business processes, Identicare helps protect your organization against identity fraud. No matter how your customers reach you, you can trust in the security of every transaction.

THE RIGHT ANSWERS, THE RIGHT DATA

Identicare automatically verifies the identity of a customer by validating that the information supplied is authentic and checks for possible errors or fraud.

This is done through the development of a multiple-choice quiz. CGI helps you determine the type, number and sequence of questions and, using advanced analytics, which scores and tags transactions 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.

A TOOL FOR ALL INDUSTRIES

Identicare can be used for complete identity authentication in a variety of industries—including banking and credit, government services, healthcare, insurance, retail and telecommunications.

Banking and credit

Provide secure and safe access to a customer's bank, brokerage or 401(k) account. Identicare allows you to accept applications for home equity, mortgage, and other credit products, as well as electronic signatures on closing and other online documents.

Government

Prevent identity fraud and theft during the issuance of identification credentials and when providing unemployment and tax refund payments. It is also ideal for accepting online census information and for processing electronic votes.



CORPORATE PROFILE

With 71,000 professionals operating in 400 offices and 40 countries, CGI fosters local accountability for client success while bringing global delivery capabilities to clients' front doors.

Founded in 1976, CGI applies a disciplined delivery approach that has achieved an industry-leading track record of on-time, on-budget projects.

Our high-quality business consulting, systems integration and outsourcing services help clients leverage current investments while adopting new technology and business strategies that achieve top and bottom line results.

As a demonstration of our commitment, our average client satisfaction score for the past 10 years has measured consistently higher than 9 out of 10.

For more information, please contact us at banking.solutions@cgi.com or visit www.cgi.com.

Healthcare

Allow quick and secure access to medical records and other confidential information and to support pharmacies filling prescriptions online.

Insurance

Streamline the insurance application process, accept electronic signatures on legal documents and issue insurance benefits.

Retail

Extend credit on a major purchase or even sell items that require a minimum age to purchase, such as alcohol and cigarettes.

Telecommunications

Schedule service and initiate a switch in long distance carriers.

THREE LEVELS OF AUTHENTICATION

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

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

With the CGI real-time identity fraud and identification solution, you know your business is safe, no matter how your customers or citizens reach you.

A QUICK, INEXPENSIVE SOLUTION

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

- **Data independent**—retrieves data from multiple internal and third-party data sources to provide a reliable confirmation of identity
- **Implemented quickly**—can be up and running in days through the Software as a Service (SaaS) delivery model
- **Money saving**—saves you the mailing and printing costs of paper-based transactions by automating verification
- **Flexible**—lets you add or change data sources as needed, introduce new sets of questions, and alter the scoring as your tolerance for risk evolves
- **Multichannel**—authenticates identities for transactions from any source and integrates with your business systems
- **Fast**—accesses data sources in seconds, letting you complete transactions in real time
- **Scalable**—lets you initiate as many authentication requests as you need
- **Customer friendly**—offers easy-to-answer quizzes for customers with proper identification
- **Cost effective**—lets you pay as you go and is a hosted service, requiring no major upfront investment, ongoing maintenance, or technology refresh.