

Identity Check API

VERIFY IDENTITIES WITH CONFIDENCE

Our sophisticated and comprehensive Identity Check API returns more than 70 data signals and network insights from a single query. The API leverages real-time global data, network insights, and machine learning across the five core data attributes of name, email, phone, address, and IP to provide businesses a clear picture of consumers. This enables more precise and confident decisioning within Accertify Interceptas.

BENEFITS OF INTERCEPTAS & EKATA DATA

REFINE YOUR DECISIONING PROCESS

Accertify Interceptas grades transactions based on their riskiness. By adding Ekata data, you can focus on specific datasets to further reduce manual review, chargebacks and false positives.

CATCH MORE FRAUD & MINIMIZE FALSE POSITIVES

Ekata Confidence Score compliments Interceptas and Index scores. By using fraud scores and signals provided by Accertify and Ekata, merchants benefit from improved and more predictive rules.

SHARE FRAUD LABELS AND RUN A FREE TEST

We systematically ask joint customers using Interceptas to share a complete set of fraud labels including transaction outcomes and Accertify's scores associated with each transaction. All tests utilize historical data and require no additional cost.

FEATURES



CONFIDENCE SCORE

A real-time predictive score derived from 70+ data signals, transactional patterns from our identity network, and sophisticated machine learning



NAME CHECKS

Verifies if the name matches the addresses, emails, and phones



PHONE CHECKS

Shows if the phone numbers are valid, the associated country code, and verifies if they match emails and addresses provided



EMAIL CHECKS

Returns whether the email is valid, active, the first date it was seen, and if the registered email names match the names provided



ADDRESS CHECKS

Verifies if the addresses are valid, and if the residents name matches the name provided



IP CHECKS

Shows if the IP is risky, verifies its location, and if a person is found at the address whether or not the name matches the name provided

BENEFITS

EKATA IS PRE-INTEGRATED

NO DEVELOPER WORK REQUIRED

ALL YOU NEED TO DO IS WRITE RULES

IDENTITY VERIFICATION



EMAIL

Email to name match

Indicates if the email's registered owner matches the person in the request.

Registered name & age range*

Returns the registered owner name and age range.

Domain creation date

Indicates when the email domain was registered.

First seen date

Shows the time frame for which we can confirm the email address's existence.

Disposable status

Determines whether an email address is on a disposable email service.

Is valid flag

Indicates whether the email address passes a real time check if it exists and is receiving mail.

Autogenerated

Determines whether an email address was generated automatically.

Email to physical address match

Indicates if the email's registered owner matches the physical address in the request.



PHONE NUMBER

Phone to name match

Indicates if the phone subscriber's name matches the name in the request.

Phone to address

Indicates if the address associated with the phone matches the address in the request.

Subscriber name & age range*

Returns the current phone subscribers name and age range.

Is valid flag

Indicates whether the phone number is a real phone number with a valid area code.

Carrier

Indicates the company providing service to the associated number, including hard-to-identify carriers such as Boost, Metro PCS, and TracFone.

Country code

Identifies the country that the number is associated with.

Line type

Indicates whether a number is landline, mobile, fixed or non-fixed VoIP (including Google Voice or Skype), premium number, toll-free, or international.

Is prepaid flag

Indicates whether a mobile number is part of a prepaid service plan.

Is commercial flag (US/CA only)*

Indicates whether this number belongs to a business.



ADDRESS

Address to name match*

Indicates if address resident matches the person in the request.

Resident name & age range*

Returns the full name & age range of the resident.

Is commercial (US/CA only)

Indicates if the address belongs to a business.

Is valid flag

Indicates if the address is real and deliverable.

Delivery point (US/CA only)*

Indicates whether the address is a P.O. Box, Single unit, Multi unit, or Commercial mail drop.

Is forwarder flag (US/CA only)*

Indicates whether an address is performing freight forwarding or reshipping services.



IP ADDRESS

IP risk flag

machine learning model which determines if IP has a high risk of being associated with fraud

Geolocation

Tells the IP location (e.g. 98101, Seattle, United States). Tells you if the user's IP address is coming from the same location as their physical address.

Distance to address

Reports the distance from the physical address to the geolocation of the IP address in the request.

Distance to phone

Reports the distance from the person's phone's registered address to the geolocation of the IP address in the request.

Is valid flag

Indicates if the IP address is valid.

IP address to primary/secondary names match (US/CA only)

Indicates if the IP address matches the name in the request.



EKATA SCORES

Ekata Scores

Ekata Identity Engine's machine learning and sophisticated data analysis provide continuous adaptation to patterns and signals across our network and identity data to deliver actionable scores for easy real-time rule building or integration into your model.

* Availability of this data attribute is limited to certain geographical areas.