

Bringing Intelligence to Customer Self-Service



Millions of Times a Day

Minimize account activation lag – or activation failure.

POWERFUL. COMPLIANT. AFFORDABLE.

Whether you call it "CIP", "KBA", "KYC", or "Out of Wallet" authentication, customer identification plays a key role in onboarding and activating a new card or account.

eKBA (ENACOMM Knowledge Based Authentication) is the best mobile product available to help you authenticate your customers and activate their accounts in real-time. The perfect choice for fraud prevention, eKBA provides a nonintrusive, positive customer experience and is compliant with FFIEC guidance, the Federal Fair Credit Reporting Act, USA Patriot Act, and the Gramm-Leach-Bliley Act.

LOSE THE IN-STORE LAG.

If you sell prepaid or cash cards in-store, your customers want to load and use the cards immediately. Yet, with some customers, you need to verify their personal information and authenticate their identity before you can activate their card. This can cause days or even weeks of delays, resulting in a loss of customer interest and failed activations.

With eKBA, customers can use their mobile device to activate immediately and load the card without leaving the store. Plus, you can authenticate them in real-time without the costly interaction of speaking live with a CSR or using IVR minutes.

Using a customer-friendly interface, eKBA guides the cardholder through the authentication process using leading-edge knowledge based authentication databases and techniques.



With eKBA's rapid onboarding solution, the card holder will be authenticated and the account will be activated and ready to load in minutes.

WASTING MONEY IN THE MAIL?

Mailing cards or applications is expensive. Yet, a large portion of your investment is wasted due to activation lag or abandonment. Just think, how many cards has your organization mailed that were never activated or loaded?

Let's face it – many customers are reluctant to call an IVR or interact with a CSR for authentication and activation. With eKBA, you can cost effectively engage your customer with marketing information in their "mobile moment" with an activation and authentication service that is more comfortable and convenient for many customers to use.



Onboard customers quickly with eKBA Mobile.

With eKBA, your customer can simply tap a link, click a few buttons and they will be authenticated in real-time.

CUSTOMER FRIENDLY.

eKBA is friendly to your consumers, asking for limited personal information and then presenting questions which can easily be answered by the true user.

Using a layered, dynamic approach – versus older static methods – eKBA integrates fraud detection, validation and authentication into a single process. To identify true users, eKBA processes user information such as a social security number and zip code - which can be entered using many types of mobile devices.

Customers are presented with a variety of questions, drawn from both credit and non-credit sources. These questions are dynamic in nature and will change with each customer's access.

eKBA asks customers a series of multiple choice questions. If the customers do not answer all of the questions correctly, eKBA will ask additional questions or ask them to call for further verification.

SUPERIOR INTELLIGENCE.

Using exceptional multilayered authentication, eKBA:

- Accesses a consumer credit database containing more than 215 million credit-active US consumers
- Checks 200 million cross-industry application records to help detect inconsistencies in information
- Compares user information to a national consumer demographic database with more than 400 data sources on 215 million consumers



- Verifies information from an automotive registration database with more than 150 million records
- Confirms information using a property ownership database with more than 83 million records
- Utilizes the National Fraud Database[™] that contains more than 400,000 fraud records

EASY TO INTEGRATE. AFFORDABLE TO USE.

eKBA is easy to integrate with new or legacy processing systems and is very affordable. Offering rapid deployment and an exceptional customer self-service experience, eKBA is the mobile product you need.

CALL 1-877-860-0025

TO ARRANGE A DEMONSTRATION.

ASK FOR SALES!



Bringing Intelligence to Customer Self-Service



Bringing Intelligence to Customer Self-Service

Millions of Times a Day



Corporate Offices: Austin, TX • Tulsa, OK Sales/service offices and data centers are strategically located across the United States

918.858.9777

877.860.0025

salesinquiries@enacomm.net

www.enacomm.net

ENACOMM is PCI-DSS Level 1 certified and approved by the major payment networks.

ENACOMM® and eKBA® are registered trademarks of ENACOMM, Inc.