



**Resolve the Identity of your
Prospective Customers
before Embarking on
Business Deals**



Reaching out... through IT®

Customer Identity Resolution

Transition from paper-based documents to electronic records brings in the vulnerabilities of easy generation of multiple / false identity records, inadequate verification / validation of data during data entry, etc. Criminals deliberately have numerous fake identities / manipulate identity records to conceal their true identities.

Identity Resolution (IR) discovers the relationships between the identities of disparate records and resolves them into a single entity. It does this by determining whether a single identity is the same despite being described differently by detecting multiple identity records that refer to the same individual. IR simplifies the challenge of searching, finding, and comparing customer identity data fast from data originating across various sources and creates a 360° view of customers in one holistic context. The critical challenge is in integrating multiple data sources as it involves the problem of identity crime / dealing with multiple / fake identities and concealed identity for a single person. IR is vital to prevent and fight crime, terrorism, enforce security, etc.

IR is a complex data management technique. It searches and analyses an individual's identity available in disparate data sources to find a match and/ or resolve identities while complying with privacy regulations and requirements. IR is an effective and reliable method for proactively resolving identity, hidden relationships, past criminal activities / frauds, political relationships, credit worthiness, etc. This makes IR a mandatory requirement for banks, financial institutions, insurers, retailers, telecom and other service providers, government agencies, etc. as it offers numerous direct and indirect financial and non-financial benefits.

IR brings in the benefit of knowing customers better before initiating / on boarding / closing business deals, reinforcing security, ensuring regulatory compliance, eliminating risks and financial loss by preventing financial crimes / frauds, avoiding lengthy and costly legal actions, improving debt collection and recovery, improving workflows, realizing better competitive edge with informed decision making, etc.

HTC's Customer Identity Resolution Solution

- Powered by Informatica's Identity Resolution™ (IIR) to resolve customer identity from disparate data sources having different variants / misspellings of the same name

- Checks customers' credit worthiness with CIBIL
- Validates customers' eKYC data (Name, Aadhaar Number, Address, and Demographic Details)
- Verifies authenticity of PAN and Voter ID
- Performs watch list filtering for compliance / sanctions violations to meet regulatory requirements (RBI's Foreign Exchange and Other Defaulters List, Terrorist List, Politically Exposed Persons, etc.)

How IR Works?

IR is powered by an IR engine / middleware to which disparate data sources can be connected. The IR engine / middleware identifies all the possible identity matches and non-obvious relationships across multiple data silos. It does this by analysing the entire information relating to individuals and / or entities from multiple data sources, applies likelihood and probability scoring to determine which identities match and the non-obvious relationships between these identities.

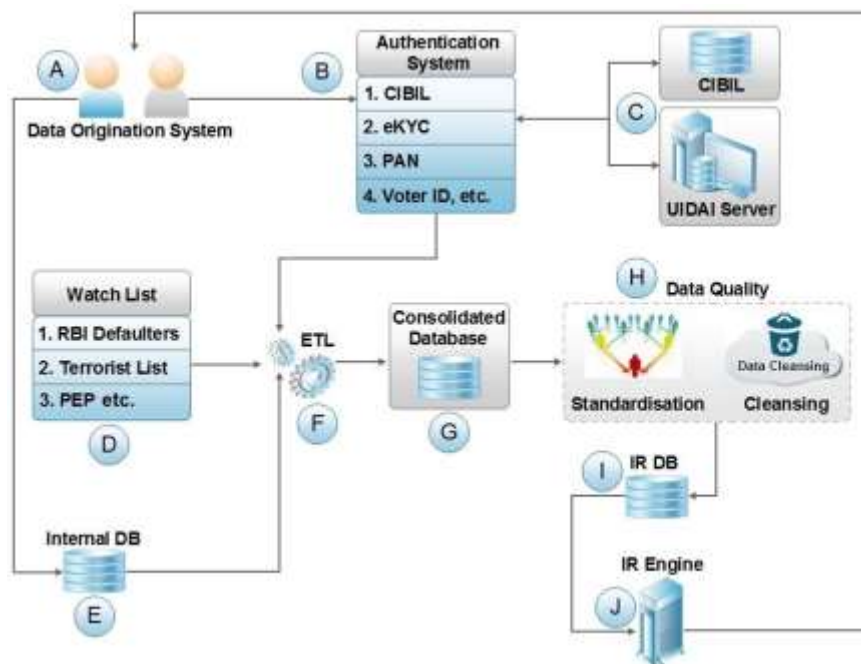
HTC's Customer Identity Resolution Solution - Powered by Informatica® Identity Resolution™

HTC's Customer Identity Resolution Solution - Powered by Informatica's **Identity Resolution™** (IIR) - a robust, highly scalable, and easy to deploy and use solution that swiftly resolves customer identity from disparate data sources having different variants / misspellings of the same name. IIR does this by comparing names, addresses, strings and partial strings, business names, spelling errors, phonetically similar data across data records from multiple countries / multi-language search and-match functions with the highest accuracy.

- High-precision, high-volume software, searches identity data and associated product, asset, and financial data to identify matches accurately and quickly, regardless of language, structure, format, location, duplication, omissions, or errors
- Uses intelligent algorithms and strategies to locate identity data records inside large databases, emulating an expert user's ability to recognize matches
- Discovers connections among people, accounts, organizations, and products that might be hidden in the data to deliver reliably accurate search, match, or grouping results

- Helps overcome data entry errors, intentional errors, and variations in international names and addresses
- Easy to deploy and integrate into third-party or custom-built enterprise applications, delivers near-universal connectivity, data transformation, data cleansing, and data quality monitoring
- Additionally, our Customer Identity Resolution Solution also performs the following checks:
 - Retrieving CIBIL credit worthiness information along with the applicant's demographic data
 - Validating eKYC data (Name, Aadhaar Number, Address, and Demographic Details)
 - Verifying authenticity of PAN and Voter ID
 - Watch list filtering for compliance / sanctions violations to meet the constantly rising regulatory requirements (RBI's Foreign Exchange and Other Defaulters List, Terrorist List, Politically Exposed Persons (PEP), etc.)

How our Solution Works



How our Solution Works – A Brief Description

A – Data Origination System - captures the necessary data, records, and documents of the customer during the on boarding process along with the customers' signature to ensure self-certification of the information collected.

B – Authentication System:

- Checks the credit worthiness of the customer by obtaining Credit Score and Credit Information Report from CIBIL
- Verifies eKYC details of the customers from UIDAI during the on boarding process
- Verifies the authenticity of PAN number
- Verifies the authenticity of the Voter ID

D – Watch list screening – RBI's foreign exchange and other defaulters list, Terrorist List, Politically Exposed Persons (PEP), World Check / Factiva, UN Sanctions List, etc. Watch lists are provided by various government agencies based on the subscription and these are frequently updated.

E – Internal DB / the organization's database that holds the customer data and transactions. The data captured during the on boarding process and after verification will be stored in this database.

F – ETL - The data collected from various external lists and the organization's internal database will be integrated and ported to a consolidated database while maintaining the independence and heterogeneity of each data source.

G – Consolidated DB - this will have the data obtained from different sources and the data will be subjected to Data Quality Check and Profiling.

H – Data Quality System will handle the data quality issues and resolve the conflicts. Data Profiling, auditing, transformation and text analysis will be required to validate data e.g. remove blank spaces and erroneous characters or split a single name field containing multiple attributes into a number of fields. Data will be organized to optimize to match rules.

I – IR DB contains clean, consistent and complete data for the Identity Resolution engine to run the Search and Match. This database will contain all the tables and indexes to be used by the IR engine.

J – IR Engine - provides high quality identity search, matching and duplicate finding despite the unavoidable error and variation in name, address and other identity data. While searching and matching names and addresses and other identity data, IR overcomes spelling, keying, word variation, and sequence errors.

Features

- Screens customers for possible sanction violations while on boarding them
- Recognizes different variants / misspellings of names while searching
- Compares names, addresses, strings and partial strings, business names, spelling errors, and data phonetically similar
- Searches formatted / unformatted text data
- Performs relationship matching
- Classifies customers based on degree of risk and risk classification
- Handles data quality issues
- Supports integration with Data Origination System

Benefits

- Improves risk management and compliance processes by supplying reliable high quality identity data
- Increases operational efficiency of regulatory compliance, fraud detection, law enforcement, and security operations by rapidly and reliably searching and matching identity data
- Improves decision making - business decisions based on complete, accurate, consistent, and current identity data
- Enhances customer service with a single, more comprehensive, and accurate view of your customers
- Maximizes the value of technology investments by ensuring your business applications and systems contain high-quality identity data

At a Glance

HTC's Customer Identity Resolution Solution – A Case Study

The client, a leading infrastructure financing conglomerate in India has been offering financing and infrastructure services for the past 25 years to numerous leading Indian and international organizations. The client's service offerings include: Infrastructure Project Finance, Advisory and Development, Infrastructure Equipment Finance, Alternative Investment Funds, Capital Markets, and Insurance Broking.

HTC custom developed a comprehensive Customer Identity Resolution Solution powered by Informatica's® Identity Resolution™ for:

- Quick resolution of customer identity from disparate data sources despite variations and name misspellings
- Retrieving CIBIL credit worthiness information
- Validating eKYC data (name, Aadhaar number, address, and demographic details)
- Verifying authenticity of PAN and Voter ID
- Watch list filtering for regulatory compliance - RBI's Foreign Exchange and Other Defaulters List, Terrorist List, Politically Exposed Persons, etc.

HTC's Customer Identity Resolution Solution improved:

- Risk management and compliance processes
- Operational efficiency of regulatory compliance, fraud detection, law enforcement, etc.
- Decision making based on complete, accurate, consistent, and current identity data
- Customer service offerings

About HTC:

- Over 26 years of IT and BPO experience in providing cost effective and innovative services across domains for a wide spectrum of global 2000 customers
- Quality and information security processes compliant to SEI CMM Level 5, ISO 9001, ISO 27001 and PCI DSS standards
- Global presence, large delivery centers, talented professionals, capabilities across multiple technologies, platforms and domains

HTC GLOBAL SERVICES

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