## **Identity Authentication**

by Noah W - Thursday, September 27, 2012

https://www.searchbug.com/info/identity-authentication/



In **Identity Authentication**, the process of determining if in fact a person is who they claim they are is investigated by using a series of steps or processes to determine if the findings are correct. In many cases, authentication is determined by using a piece of information or a block of information that will aid in determining their true identity. This will include things like verifying a person's password on a site, or simply by answering a series of questions of which answers to them would likely only be known by the customer whose identity is in question.

Capturing a person's identity doesn't have to necessarily be elusive, nor does it have to be difficult to do. When you authenticate a person's identity, it simply means that you're validating that the person for whom you are seeking information is actually the person that you're interested in finding. It means that you have success in locating whom and what you're seeking.

With current technological advances, it is possible to capture a person's identity quickly, in some cases mere seconds. With electronic capabilities, you can confirm a person's identity and match their information up with resources that you may already have at your disposal. No longer is it necessary to have to wait lengthy amounts of time to confirm or validate identity, which makes it easier for you to advance to the next step(s) in your process of information gathering.

Some corporations and client businesses who do a routine job of servicing clients always need to stay abreast of solutions that can best protect their customer base from identity fraud or theft. To do this, they stay ahead of any fraud possibilities by implementing data software that can detect information changes or deletions. Also, in an effort to increase overall customer satisfaction, the software for identity confirmation also speeds up the validation process that companies use to verify customers and their information.

In addition to security and protection for customers, identity authentication procedures go far in protecting a business against fraud and loss of revenue. For instance, when a corporation is able to definitively identify its customer base, there is less chance of failed deliveries or communications as it

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relates to the company's product or services. The company is able to determine if the person they have on file is correct, and then forward any pertinent material directly to them. When the information on file is inadequate, the chances of recouping any costs associated with losses are virtually impossible. There's no tangible way to determine the extent of the loss, and having to replace the item or shipment means double the time and cost investment for the company.

Identity authentication systems can also be used to customize information for most any business need that a company may have. Business requirements do vary from one company to another, and the process of collecting, sorting and using this client information may require occasional changes in order to make the system run smoothly. Since verification is done electronically and/or digitally, it is relatively easy to manipulate the parameters of the results and returns in order to retrieve the pertinent information. Those pre-set parameters gives a company complete control over how the information is used and to what extent it is used.

There are many different levels of authentication that companies can choose to use, therefore, it is important for the company to determine the most desired level of security they need before launching or using any authentication software. For instance, a company may require a customer's password to enter into a site to do online shopping, but in order to access the person's banking information from their financial institution, there may be a more involved, detailed verification process where certain questions will be asked of the customer. These are known sometimes as "reminder questions," therefore establishing that some cases may need more security than others. As long as the process fits the company's overall goals for retrieving the information, the authentication process can prove to be a worthwhile investment overall.

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