Intelligent risk mitigation solutions

Acxiom Identify-X™

ACXIOM®
WE MAKE INFORMATION INTELLIGENT®

Identity proofing in academia

With the proliferation of user IDs and passwords, single sign-on technology and campus cards, proving an individual's identity on a virtual campus seems simple, but how does an institution ensure the person signing on is who they say they are? If a password has been compromised, accidentally or on purpose, are you confident the person at the keyboard matches their credentials?

Applications on campus

Distance learning promises anytime, anywhere learning. But that convenience for students comes with a challenge for educators — finding a way to make sure the registered student is really the person doing the work. Acxiom helps higher education institutions verify the identity of distance-learning students.

Red flags

User ID and password provisioning is an ongoing challenge in IT departments. The transient student body, faculty, alumni and stream of temporary users open institutions to abuse and high maintenance efforts in the credentialing process. By inserting an online identity proofing process the institution can ensure the person requesting the user ID or password is consistent with their request.

Campus cards, either stored-value debit or linked to bank or credit accounts, are proliferating to speed student loan refunds and increase student convenience. As Federal Trade Commission (FTC) Red Flags, Family Educational Rights and Privacy Act (FERPA), Health Insurance Portability and Accountability Act (HIPPA) and Gramm-Leach Bliley Act (GLB) guidelines are applied in higher education institutions need to ensure compliance across many departments on campus. Proving an individual's identity to gain access to student academic records, healthcare history, or to activate a student loan refund card is an important step to monitor, protect and prevent the individual user and institution from identity theft.

Stop. Prove you are who you say you are.

Web service integration enables an IT department to call the identity solution at specific points in an application to follow business rules set up to verify identity in specific high value areas of the campus network, like grade book access, online health records and student transcripts. Each area is covered by legislation that requires institutions to share the data with authorized viewers. If the user ID or password is compromised, this becomes very difficult to enforce.

How it works

- Each day, Acxiom collects, synthesizes and maintains a database of U.S. consumer public records. We use this to verify an individual's identity.

- By matching a student's directory information (name, address, and phone) to our database, we match the student to our database. Then the student must answer questions to verify their identity, which may include name, address and date of birth.

- For distance learning, we integrate with popular Learning Management Systems (LMS) to imbed identity verification into the learning process.

Acxiom's secure verification capabilities can help reduce the costs associated with testing center registration, proctor validation and proctored exams. Acxiom offers predictable pricing and the flexibility to meet instructor and administrator needs.

Acxiom's verification capabilities were designed so that privacy is a critical feature of our solution. Institutions never receive the data Acxiom uses in this process — college and university staff are made aware only of pass/fail rates. The entire process is engineered and delivered by Acxiom through a Web interface, alleviating the authentication burden for schools.

We recommend a communication plan to administrators and students prior to initial use and large scale rollout. Acxiom reports enable an institution to provide evidence of their identity verification process implementation during the accreditation review process.

Historically, in financial services, online account users have been asked credit information or knowledge-based questions to verify their identities and authenticate themselves; however, as identity theft has increased the need to authenticate customers, using sensitive information from credit reports has exposed individuals and institutions to fraud. In education, the needs are unique because students may share personal information in order to impersonate another individual.

Capabilities

Acxiom enables identity verification using real-time challenge questions utilizing non-credit based information. The solution can be customized to individual course and instructor needs, creating an identity verification process that combines data richness with an interactive question and answer process built into the learning management system. Identity can be verified at each point of the learning process — LMS login, homework upload or online assessments.

Exam strategies

During the implementation process, Acxiom will work closely with you to develop the type of strategy that best suits your institution's need. An exam strategy consists of the rules that govern when and where to verify identity. This includes what type of questions you ask, how many questions, the pass/fail scoring and the post identity verification process. Strategies consist of the following:

- Decide how many questions and answers you would like to ask

- Select which exam questions best suit your student population

- Assign multiple strategies based on departments and institution policy

Data generated questions

Students verify their identity with data generated questions. Data generated questions are based on public, publicly available and non-public proprietary databases that are available to Acxiom through various databases.

Unlike other identity management solutions, we do not require any additional people or hardware:

- No required USB devices like a card reader, fingerprint reader or webcam

- No required tokens

- No broadband connection required

- No enrollment process

- No database of biometric algorithms

- No additional IT or distance learning staff required

- No post exam video storage, monitoring and privacy concerns

AbiliTec® technology

Acxiom has integrated its AbiliTec technology into the authentication product, allowing the identification of records within the database regardless of how the name is represented during input (For example, the misspelling of the name Stephen versus Steven). This also includes precise record identification for nicknames and maiden names. Match rates range from 92-96 percent, depending on the exam strategy details for the student population through various matching technology and specialized questions for students with little to no economic history.

Data assets

Unlike self reported data, like mother's maiden name, a favorite color or childhood friend, Acxiom generates the challenge questions on demand without prior input from the student. This ensures students can't share their secrets to circumvent the identity verification process. Acxiom data comes from public, publicly available and nonpublic proprietary databases. Public record information has been obtained from federal, state or governmental entity records that are open for public inspection. Publicly available information is accessible to the general public from non-governmental sources. Non-public information is neither available to the general public nor obtained from a public record and is acquired for specific permissible use in a particular industry. The data is current and regularly updated daily, weekly or monthly depending on data source.

Acxiom in higher education

Acxiom supports many solutions in higher education, including:

- Background screening to reduce hiring and admissions risk while hiring academic staff, third party contractors and certain students populations, like nursing.

- Admission marketing to create an accurate and enriched view of potential students.

- Segmenting student and alumni data according to behaviors that reflect the most up-to-date status of U.S. households and life stages.

- Analytics: develop a precise quality lead portrait and contact strategy through predictive modeling.

- IT outsourcing to reduce IT services costs and improve IT services.

- Collection software to aid the institution in collecting revenues from various sources.

- Alumni relations to stay in touch with alumni for fund raising and community development research.

- Consumer behavior and demographic research to enrich the understanding of where and how Americans live.

- Research with the Acxiom Laboratory for Applied Research. ALAR connects intellectual resources for research on customer-centric information quality management, architectures for customer information management and grid and autonomic computing.

Acxiom thought leadership:

- WCET members since 2006

- Educause Corporate member

- Information Card Foundation Member

- Participate in WCET study group on academic integrity and student verification in online learning

- Conference participation at Higher Learning Commission 2008, 2009; WCET 2006–2008 and Distance Education and Training Council's 2008 Distance Education Workshop

See how Acxiom's authentication capabilities can work for you. For more information, visit our website at **www.acxiom.com/education** or call:

1.888.3ACXIOM

ACXIOM®

Acxiom's view on privacy Acxiom is a global thought leader in addressing consumer privacy issues and earning the public trust. We build great relationships with our clients and help them build great relationships with their customers by turning compliance challenges into opportunity. Acxiom fosters trust-based relationships by delivering customer and information management solutions that facilitate privacy compliance and preference management. Acxiom was the first company in the data services industry to appoint a chief privacy officer to advance policies and oversee compliance. Acxiom has a team of privacy specialists dedicated to understanding the complex issues of information flow and consumer choice, as well as crafting and enforcing responsible privacy best practices. We continually educate consumers, our clients and Acxiom associates about proper privacy policies and conduct.

Acxiom is a member of the Direct Marketing Association, and we support the Center for Information Policy Leadership and the Information Policy Institute. Acxiom endorses the privacy standards of these organizations.