

Identity Check API in Accertify Interceptas

Whitepages Pro Identity Check

Whitepages Pro delivers the most up-to-date identity data to businesses of all kinds and provides powerful analytics and tools to maximize the power of that information. Our most popular API and web-based service, [Identity Check](#), is a 5-in-1 identity search that verifies that a customer's name, addresses, phones, email, and IP match from an order or transaction. Identity Check can also field two different physical addresses (i.e. separate billing and shipping information) with a single query.

International Data

Identity Check returns data in over 160 different countries worldwide. In North America, our focus is on matching data elements to an identity. We have industry leading identity coverage for phones, emails, and addresses in the United States and Canada. Outside of North America, we focus on providing a broad and consistent response in almost every country worldwide. We validate phones and addresses in addition to returning rich intelligence on the email and IP address associated with an order. Our international offering is primarily used to push risky orders into the manual review queue by looking at strong risk signals like invalid phones and addresses.

Accertify Integration

[Accertify](#) customers can access the Identity Check API through Interceptas for rule-building and manual review. Once enabled, the Identity Check API can be triggered on orders with a fraud score exceeding a specific threshold. For example: say a merchant reviews orders that exceed 1000 points. That merchant could call us on all orders that exceed 500 points because:

1. Whitepages data is great at flagging risky orders for manual review, but it's cost prohibitive to call a 3rd party on all transactions. In this example, it's safe to assume that orders between 500 and 999 points are much riskier than orders under 500 points.
2. Whitepages focuses on identifying good transactions and pulling them out of the review queue.

Accertify merchants leverage the service by writing rules that modify the overall score. Here are common positive and negative rules that we see our customers implement within their models:

Positive Rule: IF WPP Phone-to-Name Match, WPP Address-to-Name Match, WPP Phone-to-Address Match, AND WPP Email-to-Name Match THEN Subtract 1000 points

Negative Rule: IF WPP Email First Seen Days < 60 AND WPP Email-to-Name Mismatch THEN add 1000 points

Additionally, merchants can use the API for manual review by triggering the API call on a case management page.

Data Evaluation

To demonstrate what rules may work for your business, Whitepages Pro offers free offline batch tests for Accertify customers using data exported from Enterprise Reporting. As a result of the test, we'll suggest a specific ruleset (with weights) that uses Whitepages data. We will also quantify the exact impact to your manual review queue, fraud rate, etc. that we see in the historical data test. This engagement provides a great starting point for a product implementation and demonstrates the ROI achieved by using Identity Check.

Data specifics

North American Data



Inputs

Billing information

Name
Address
Phone

Shipping information

Name
Address
Phone

Email Address

IP Address



Outputs

Phone

Phone-to-Name Match
Phone-to-Address Match
Line Type
Carrier
Country Code
Is Valid
Is Connected
Is Prepaid
Is Commercial

Address

Address-to-Name Match
Address Type
Warnings
Diagnostics
Is Valid
Is Active
Is Commercial

Email

Email-to-Name Match
Warnings
Diagnostics
First Seen Date
Domain Creation Date
Is Valid
Is Auto-Generated
Is Disposable

IP Address

Distance to Address
Distance to Phone Location
Geolocation
Connection Type
Warnings
Is Valid
Is Proxy

International Data



Inputs

Billing information

Name
Address
Phone

Shipping information

Name
Address
Phone

Email Address

IP Address



Outputs

Phone

Phone-to-Address Match
Line Type
Carrier
Country Code
Is Valid

Address

Warnings
Diagnostics
Is Valid

Email

Email-to-Name Match
Warnings
Diagnostics
First Seen Date
Domain Creation Date
Is Valid
Is Auto-Generated
Is Disposable

IP Address

Distance to Address
Distance to Phone Location
Geolocation
Connection Type
Warnings
Is Valid
Is Proxy