



# The Role of Applicant Behavior in Identity Proofing

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As account opening continues to transition from physical to digital channels, financial institutions, issuers, lenders, and other organizations must optimize the digital experience of applicants in order to compete. At the same time, fraud is on the rise as criminals have become more successful than ever, thanks to some of the same digital channel benefits enjoyed by consumers: convenience, speed, and ease of use. To achieve the necessary balance between preventing fraud and providing a delightful experience for consumers, an approach to identity proofing that accounts for the channel, product, customer, and threat environment is absolutely critical. But regardless of the approach, inconspicuous solutions — like those based on applicant behavior — have a distinct role to play in how institutions manage the risk of application fraud.

This original report, sponsored by BioCatch, explores the role that applicant behavior plays in assessing digital-channel identity risk within financial services.

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Consumer data in this survey is based on information collected in two surveys:

- A November 2017 survey of 5000 consumers. The maximum margin of sampling error is +/- 1.39 percentage points at the 95% confidence level for questions answered by all respondents. Margin of error is higher for questions answered by smaller segments of respondents.
- A July 2017 survey of 10,768 consumers. The maximum margin of sampling error is +/- 0.94% at the 95% confidence level for questions answered by all respondents. Margin of error is higher for questions answered by smaller segments of respondents.

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