

2020 Identity Proofing Scorecard: Enterprise Solutions

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Mitigation of Identity fraud requires a combination of technologies that are complementary and easy to manage. Adding a new technology solution requires an approach that looks beyond fraud management to the customer experience in all stages of the customer life cycle. Not only is it critical to have a safe and secure onboarding experience, but identity management also needs to enable access and step-up authentication and bind the identity to the account, all while preventing account takeover and new-account fraud.

This report reviews and ranks technology providers that offer enterprise-wide identity-proofing solutions. Javelin evaluated 26 technology providers and created a ranking of the enterprise providers.

Key questions discussed in this report:

- What technologies are available that provide protection against account takeover and new-account fraud?
- What capabilities are available to fraud operations units to manage identity-proofing technologies?
- Is the industry prepared for the change in how digital fraud is occurring?

Requests for information using three classifications of product components were used (product vitals, features, and administration). The email requests were sent to vendors on June 23, 2020, with responses due back to Javelin by July 17, 2020. Based on the vendor responses and the data provided, product demonstrations were reviewed by Javelin through Aug. 21, 2020. All rankings and analyses were completed by Sept. 25, 2020.

Screenshots, videos, written responses, website collateral, and interview responses were used as a foundation to rank the vendors.

Javelin created a methodology to identify the point totals, which ranged from API integrations from other companies to full-feature maturation.

Product vitals: 37 elements scored

Product features: 39 elements scored

Administration: 14 elements scored

Each element could have scored up to 100 point

- Fully mature product element = 100 points
- Missing several key elements = 50 points
- Integrated with third party only = 25 points
- Element not available = 0 points

The highest score possible was 300.

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