

Electronic Identity Verification (EIV) Information Sheet

In 2013 the Ministry of Government and Consumer Services revised their screening policies to modernize and streamline the Contractor Security Screening program. The implementation of the new non-mandatory Vendor of Record Arrangement (VOR) for Security Screening Services introduced two vendors – Syndesi Identity Services Inc. and Triton Canada Inc. – to support a more effective and efficient delivery of the Contractor Security Screening program. One component of using the vendors' services is *electronic identity verification*, which supports the confidentiality, security, and integrity of the new online security screening process. Verifying an applicant's identity is a required component of the screening process, in accordance with the RCMP's Dissemination of Criminal Record Information policy.

Outlined below is information that explains the electronic identity verification process utilized by the vendors under the OPS Vendor of Record for Security Screening Services.

What is EIV? – Electronic identity verification (EIV) is a security measure used by most financial institutions to electronically confirm the identity of their clients. It was developed by Canadian credit bureaus for the purpose of developing a countermeasure against the threat of fraud and impersonation. For this same reason, both vendors under the VOR use the RCMP approved EIV process to confirm an applicant's identity.

Applicants should know that EIV is an intentionally challenging recognition-based process to prevent against impersonation. EIV ensures that each applicant is who they say they are, and that their online identity is secure. At no time will a vendor, the Ministry of Government and Consumer Services, or a Ministry Program Area Manager retain or have access to the applicant's credit information, the EIV questions (supplied by the credit bureau) or the applicant's answers. EIV is solely used for the purpose of verifying the applicant's identity to support the RCMP's identity-related requirements. Applicants who wish to use one of the vendors to process their check, but who are not comfortable using EIV, may elect to use a paper-based application and (in-person) identity verification process.

How does EIV work? – EIV requires the applicant to answer what are known as 'out-of-wallet' questions related to their personal credit file (e.g. the name of the bank where the applicant has a loan or line of credit, or where he or she most recently applied for credit). Other questions may relate to personal information such as historical address history, or past telephone numbers. Out-of-wallet questions are different than

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common identity verification questions as they request private data that is not readily available from a person's wallet. The information provided by the applicant is then verified by an approved Canadian credit bureau. Applicants do not have to answer every question correctly to successfully verify their identity.

EIV Steps

The following are general steps an applicant will go through in the EIV process:

Step 1: The electronic identity verification process is started by entering the mandatory data elements: name, date of birth, and address information.

Step 2: This information is validated by the credit bureau against its internal data sources.

Step 3: The applicant is prompted with up to five multiple choice questions from their credit file.

Step 4: If the assessment score is equal to the threshold set by the RCMP, the applicant is deemed to be verified and the screening platform continues to the next step.

Step 5: If the applicant is unable to pass EIV, or if EIV is not available to them, they will be prompted to download the VOR's paper-based forms. Applicants using the VOR's paper-based process must submit a certified photocopy of two pieces of acceptable ID along with their completed paper forms to the VOR.

Who can use EIV? – EIV is available to everyone; however, there are some exceptions. An applicant will not be able to use EIV if they had their wallet reported stolen, the applicant was a victim of identity theft or fraud, or if the applicant has insufficient or no Canadian credit history. In these cases, it is best to go directly to the paper-based application process.

What happens if EIV is unsuccessful? – If the applicant is unsuccessful at passing EIV, the applicant will be asked to follow the paper-based process to verify their identity. Applicants will select the paper-based option when logged into the vendor website and provide a photocopy of two pieces of valid identification to the vendor, which must be signed and dated by an approved verifier (e.g. Ministry Program Area Manager, Company Security Officer, or Notary Public). Approved identification types are provided on the CSS, SCO intranet site.

It is highly important that applicants are careful when filling in their information as incorrectly entering any part of their name, date of birth, or address information can reduce the score and make it less likely the applicant will pass EIV.

Sample EIV Questions:

1. Your credit file indicates you may have an auto loan/lease which was opened in approximately September 2010. Please choose the credit provider for this account from the following options.
 - a. Smith Truck Sales Ltd.
 - b. City Leasing
 - c. John's Imports Inc.
 - d. Loans R Us
 - e. Cars Credit Canada

2. Your credit file indicates you may have a credit / store card which was opened approximately November 2009. Please choose the credit provider for this account from the following options.
 - a. President's Choice Financial
 - b. Royal Bank of Canada
 - c. Canadian Imperial Bank of Commerce
 - d. Bank of Nova Scotia
 - e. None of the above

3. Select the province or territory in which your Social Insurance Number was issued.
 - a. Alberta
 - b. Saskatchewan
 - c. Ontario
 - d. Quebec

4. With which Bank of Montreal branch location do you have an active personal or home equity line of credit?
 - a. 400 William Street West
 - b. 86 Severn Road
 - c. 13 James Bay Road
 - d. None of the above

5. Do you have a car loan with:
 - a. Bank of Nova Scotia
 - b. National Bank
 - c. I don't have a car loan
 - d. None of the above