

The Okta logo is displayed in white lowercase letters against a blue background.

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The Experian logo is displayed in white lowercase letters against a blue background.

## Okta + Experian: Identity Proofing Your Enterprise

For hackers and other agents of digital mayhem, identity spoofing is a common way to access a company's sensitive data. Some industry studies find that about 80% of data breaches are the result of stolen or weak credentials. Okta and Experian work together to offer enterprises multiple layers of security and proofing to verify a user's identity, and ensure they are entitled to access the information they're trying to access.

Okta's industry-leading provisioning capabilities integrate with Experian's knowledge-based authentication technology to improve enterprises' ability to ward off identity-based breaches.

### How Okta and Experian work together

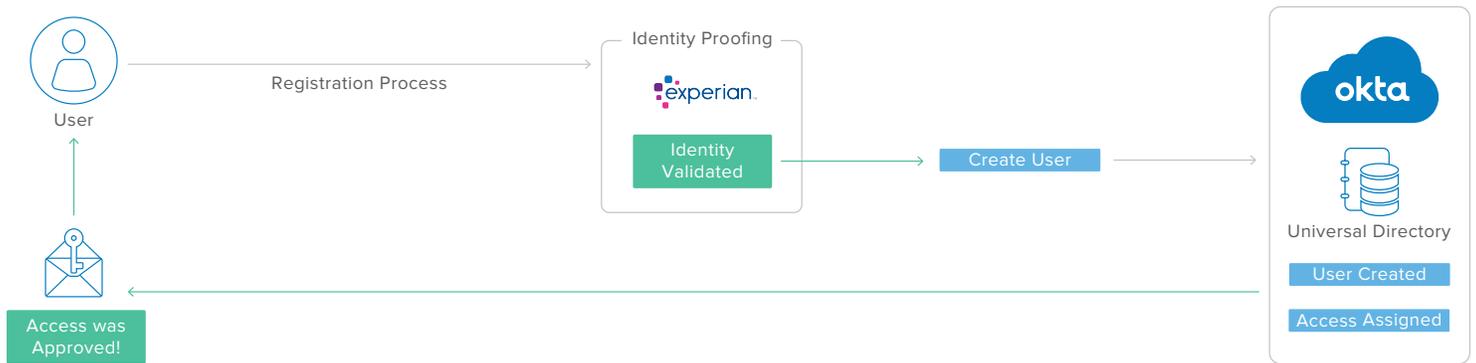
Okta and Experian work together to provide enterprises that handle sensitive information, such as healthcare, consumer finance, insurance, and government agencies, with deeper levels of identity security.

The integration takes a risk-based approach to identity authentication. An enterprise sets risk scores for certain behaviors and customers, and creates a custom registration process app that uses API calls to communicate with both Experian and Okta.

Here's how the process works:

1. A user attempts to authenticate—perhaps to sign up for an insurance policy, or to access medical records.
2. The user is routed to Experian, and asked basic information, such as name, email address, and mailing address. That information is then passed to the registration app for identity proofing.
3. If the user-submitted information doesn't pass the risk threshold, Experian initiates knowledge-based authentication questions that only the true customer could answer such as "Which of these cities have you not lived in?" or "Where did you work in 2003?"
4. If the user answers the questions correctly—or is deemed above the risk threshold initially—her identity is validated and she's passed on to Okta. Okta creates a user record, provisions the user, and sends her an activation and registration email.
5. If the user does not answer the challenge questions correctly, she is referred for further review and receives a message to contact the help desk or some other resource for assistance. Okta does not receive that user record or get involved, and the requested access is denied until the user's identity can be authenticated.

## User self registration with ID proofing service



### Leverage consumer knowledge for added security

Okta and Experian work together provide to provide a uniquely powerful partnership:

- Okta Identity Cloud manages the user's identity and secure authentication
- Experian data provides additional identity proofing, as required by policy
- The two-step verification process is an industry standard that is familiar to authorized end users
- Everything is handled automatically and securely, with no IT-intervention needed

### Safeguard sensitive information

Enterprises that house sensitive data or deal directly with unidentified consumers need to take special precautions—an extra step of user identity proofing before access is authorized that ensures users are who they claim to be, and that enterprise networks, applications, and data stay safe.

Enterprises can leverage Experian's unparalleled experience in gathering—and safeguarding—consumer information, together with Okta's industry-leading identity management and provisioning technology, to add an extra layer of identity assurance to keep sensitive information from falling into the wrong hands.

For more information on this integration, visit:

[www.okta.com/partners/experian](http://www.okta.com/partners/experian).

If you have questions, please feel free to reach out to:

[bd@okta.com](mailto:bd@okta.com).

### About Okta

Okta is the leading provider of identity for the enterprise. The Okta Identity Cloud connects and protects employees of many of the world's largest enterprises. It also securely connects enterprises to their partners, suppliers and customers. With deep integrations to over 5,000 apps, the Okta Identity Cloud enables simple and secure access from any device.

Thousands of customers, including Experian, 20th Century Fox, LinkedIn, Flex, News Corp, Dish Networks and Adobe trust Okta to work faster, boost revenue and stay secure. Okta helps customers fulfill their missions faster by making it safe and easy to use the technologies they need to do their most significant work.

For more information, go to <https://okta.com>