

Remote Identity Proofing (RIDP) Tips for Success

Provided in this document are RIDP quick tips for your success and additional guidance regarding some of the challenge's people may encounter while attempting to complete RIDP online.

NOTE: If you have a blocked or frozen file credit file, or a Victim's Statement, you can still ID proof provided the user can provide a phone number associated with the credit file. A law was passed after 2017 Equifax hack that allows people to Remote ID Proof without lifting the person's credit freeze.

During the RIDP process you will be asked to provide a set of core credentials.

Your IDM User ID MUST contain:

Full Legal Name

- You must use your full legal name as listed on your Driver's License or financial account information.
- Your surname must match the surname Experian has for you on file.
- Do not use nicknames.
- If you have a two-part name, enter the second part in the middle name field.

Social Security Number

- Ensure that Social Security Number fields are filled in correctly. Users can review and edit these fields prior to sending the information to Experian.

Date of Birth

- Ensure that the Date of Birth field is entered accurately. Users can review and edit this field prior to sending the information to Experian.

Current Residential Address

- Please ensure your personal/residential/home address is used:
 - Where you receive Credit card, utility bill statements.
 - Associated with your credit report.
- Do NOT use your business address.
- If you have a recent change in address, try to identity proof with a prior address.
- Do not enter any extraneous symbols in the address field. If you want to confirm the correct format, visit [USPS Look up a Zip Code](#).

Personal Phone Number

- Enter a personal landline phone number (if you have one).
- A cell phone can be used, but a residential landline is preferred.
- Do NOT use your business phone number

If a user continues to encounter problems with RIDP, IDM will give the user a Reference number and prompt the user to contact Experian via phone to resolve any issues. The Experian Identity Verification Service will use the individual's credentials to locate personal information and generate a set of questions, "Out-of-Wallet" questions. Experian will attempt to verify the individual's identity to the appropriate level of assurance with the information provided. Upon successful completion of RIDP phone proofing with Experian, the user can proceed with the IDM registration.



Out-of-Wallet Questions

- You will be asked a series of questions regarding your personal financial transactions/information.
- Try to collect all necessary information before attempting the session.
- Download a free copy of your credit report at [Annual Credit Report](#).

Consent

- You will be asked to give consent to verify your identity information from your credit report.
- The information is utilized only for purposes of identity proofing – “you are who you say you are.”
- The consent of utilizing the information does post as a soft inquiry on your credit report. The soft inquiry is visible only to you.
- The consent/inquiry ***does not affect your credit score***.

Exclusions

- If you are listed as deceased on the Social Security Administration’s (SSA) Death Master File, you will NOT be able to complete the identity proofing process online. You may contact the SSA at **1-800-269-0271**. They will be able to make sure that your information is being reported correctly.
- Telephone based proofing can only be used one time. If the user fails phone proofing, Experian will direct the person to contact their application helpdesk. Experian will not be able to assist users who call back with the same reference number or call a different Experian call center phone number.