

Remote Identity Proofing (RIDP) Tips for Success

Provided in this document are RIDP quick tips for success and additional guidance regarding some of the challenges users may encounter while attempting to RIDP online.

During the RIDP process you will be asked to provide a set of core credentials, which include:

Full Legal Name

- You must use your full legal name. Refer to your Driver's License or financial account information.
- Your surname has to 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. (i.e., Billy Bob would have Billy in the first name field and Bob in the middle name field).

Social Security Number

- SSN fields, etc. are filled in correctly. Users are given an opportunity to review and edit these fields prior to the information being sent to Experian.

Date of Birth

Current Residential Address

- Please ensure your personal/residential/home address is used. Not your work address.
- Address where you receive financial statements including credit cards and/or utility bills.
- Address you most consistently use for billing purposes.
- Address associated with your credit report.
- If you have a recent change in address, you can 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.

Users may attempt online RIDP six (6) times in an 18 hour period. If a user continues to encounter problems with RIDP, the Enterprise Identity Management (EIDM) will prompt the user to contact Experian Support Services via phone to resolve any issues. The Experian Identity Verification Service will use the individual's core credentials to locate personal information in Experian and generate a set of questions, referred to as "Out-of-Wallet" questions. Experian will attempt to verify the individual's identity to the appropriate level of assurance with the information you provided. Upon successful completion of RIDP phone proofing with Experian, the user can proceed with registration.

Out-of-Wallet Questions

- You will be asked a series of questions regarding your personal financial transactions/information.
- Try to collect all of your information together 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 have a Victim’s Statement or a blocked or frozen file, you will not be able to complete the identity proofing process online. After attempting online, you will be directed to call Experian’s Consumer Services at 1-866-578-5409 to have the alert temporarily lifted so that you can attempt the identity proofing process.
- 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 not be able to assist users who call back with the same reference number or call a different Experian call center phone number.