

PLAYING DETECTIVES

Verifying the identity, age and location of online players takes FBI-like skills and an understanding of the particular needs of the gaming business

Experian is a global company, with offices in 40 different countries around the world. It's most recognised for credit rating services, but Experian provides a host of identity and fraud protection solutions, ranging from high quality identification systems, through to more basic options that simply check name, address and age. It's these basic functions, however, that most effectively serve the gaming industry, enabling operators of online gaming sites to cross-reference the information supplied by players against records sourced by Experian. These are simple searches, but specific ones. While checking a player's ID against an address will give you the location of a player, their name on telephone records, for example, will confirm that they're over 18, since a subscriber in most countries must reach this minimum requirement. Experian checks the supplied information against gaming-related criteria and responds to verify that the details given are genuine. The company can't give details about a player's identity that would breach their privacy, but can ensure that the veracity of the details they supply against records held in 40+ countries is accurate.

In 2011, Experian acquired 192business, increasing its coverage not only in its strongholds of North America and the UK but into Europe and Canada too. Speaking to Experian's Nick Mothershaw, Director of Fraud and Identity Solutions at Experian, he explained that as the company widens its reach it is better meeting the expectations of gaming operators. "Bringing 192 into the Experian fold has increased not only our market coverage, but interoperability as well. We've added additional bureau data and expanded our authentication list. Call out is now instant, taking just a few seconds from submit button to a response with verification, allowing the player to move to the next screen almost instantaneously. If the response isn't positive then we have



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"As a major global company, we are able to leverage the data from 192 and bring those resources to bear in the US market as it welcomes online gaming within its states," confirmed Mr. Mothershaw. "We have the largest portion of our business by far in the US and plan to capitalise on that opportunity, to roll out new country-wide systems that will benefit our customers in banking, insurance, etc., and of course, gaming."



a referral process linking to the operator's own verification system that requests further information."

An additional service offered by Experian is called Auto-Doc ID, which enables an individual to use ID documents, ID card, drivers licence, passport etc., to verify their identity by scanning the document and sending to Experian. "Auto-Doc ID allows for the verification of identity in a limited way, and is useful in minor risk environments to enable an individual's identity to be verified in under two hours," stated Mr. Mothershaw.

"To simplify the process further we are launching Auto-Doc ID as an App, so that people can quickly and easily send the information via their smartphone. Images and scanned information is used to verify the location of an individual, for example, from their driving licence using the photo ID," continued Mr. Mothershaw. "The system can also be used to check the identity of an individual as they physically enter a location, be it a store or casino. The system cross-references the information against the online scanned documents. It's a system used primarily at present in the money transfer market, whereby a person arriving to pick up a money transfer from Western Union is cross-referenced against the supplied

document to verify their identity within the location. We can see this having multiple applications for land-based casino operations."

Experian embeds its systems into existing operator platforms, working within an operator's system to provide a seamless interface for the user, with verification taking place on the same screen, without whipping them away to a separate security website. It's important for online casinos to make the experience as welcoming and liberal from the player's perspective as possible, as there's a huge array of consumer choice and absolute mobility, while maintaining at the same time the utmost veracity. From an online perspective, it is also possible to mitigate against an individual playing across borders, for example, whereby a player registers a bank account in one country or state, but physically plays from their computer in another separate location. Experian can cross-reference the IP address of the user against their credit card issuer/bank account to create a device footprint that's matched to their location of play. Bank account verification is conducted using Experian's 'bank wizard' which enables the company to determine precisely the origin of the bank. Bank wizard is part of the next major release from Experian that will also



incorporate the systems, functions and geographic coverage of the 192business acquisition.

“Every industry has its own issues; with gaming, where you are is more important than in any other sector. While in the retail sector you might be suspicious of that order for 100 flatscreen TVs from Russia, here the geographical constraint affects the legal supply of the service,” stated Mr. Mothershaw. “Another very important factor is age sensitivity, which applies in other industries, but no one has quite the same focus in terms of penalties in relation to age. In the UK, we also conduct verification of credit card funds, ensuring that the money heading back is going to the right place and complies with anti-money laundering measures. However, while the issues are weighty and the penalties severe, the difference as opposed to other industries in which we supply our services is that gaming is yet to really mature when it comes to fraud. At the same time, the depth and range of fraud in gaming ranges from the broad to the subtle. Players may be deliberately looking to defraud through spending a lot and winning a little in relation to money-laundering, for example, or there may be multiple people joining the same game. These are industry specific issues and

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something we are looking to address in the future.”

The issues that face the online gaming industry can be very specific and due to the size and scale of the target this sector presents to opportunistic fraudsters, the use of services provided by Experian are proving to be an essential component in the security of a website.

“Anything that involves instant gratification from a cash point of view is attractive to the fraudster,” stated Mr. Mothershaw. “Gaming online is especially attractive as it does not involve spending too much time or leave a big footprint. Any transaction that is both fundamentally anonymous and remote will be attacked from that perspective, and it could be quite large scale too. If

you’re seeking to conduct identify fraud on a credit card you need a lot of cards, access to legitimate accounts etc. As regards your online gaming fraudster, there’s a lot less hassle. In the US, with the states opening to online gaming, there’s a risk for any new market/system, as the fraudsters will most certainly be out there probing the defences.”

PROTECTING THE OFFICE

It’s a bit like guerrilla-warfare, with Experian constantly adapting to keep its defences strong, with the company employing teams that are constantly looking at new rules, new ways of checking data, analysing risk, looking at compromises in the systems, at fraud reports etc. It’s a massive undertaking to keep up with and stay ahead of the fraudsters. “We spend a lot of time speaking to industry bodies talking about the current fraud problems, to governments and to regulators too,” said Mr. Mothershaw. “Most recently we have been reviewing the latest EU Data-Protection Act, as it seeks to balance individual protections with those of fraud prevention. I would like to think we are one step ahead of the fraudsters, but it is impossible to stay ahead all the time. They aren’t encumbered by borders legislation and rules, have access to the latest systems and equipment, and exchange information between them as to how they can beat the system. It’s a constant battle as to who’s in front. It’s one we saw recently play out in the UK in Slough of all places, which for a period of time became the ID theft capital of the United Kingdom.”

The right partner from an operator perspective is one that can offer the best verification hit rate on players they are verifying and help to do that both electronically, easily and with the largest data footprint and document services in the business. Experian believes that the acquisition of 192 enables the company to achieve these goals in relation to gaming. “As a major global company, we are able to leverage the data from 192 and bring those resources to bear in the US market as it welcomes online gaming within its states,” confirmed Mr. Mothershaw. “We have the largest portion of our business by far in the US and plan to capitalise on that opportunity, to roll out new country-wide systems that will benefit our customers in banking, insurance, etc., and of course, gaming. We are aware that such systems, while needing to conduct all the regular checks and adhere to standard matrixes, must also present industry specific data-sets, adapting to meet the needs of that industry in real-time. We are working to help inform and give advice so that we can help shape the online environment as it develops.”

Dublin-based credit information business Experian acquired 192business for an undisclosed amount in November 2011. London-headquartered 192business provided online identity verification services to minimise fraud and risk.

The acquisition addressed a growth in the identity verification market driven by increasing regulation, a rise in fraud globally and a move from traditional offline identity checks to online checks.