

# IDMA Testing Guide

## Overview

The ID Verification (IDMA) process verifies consumer identities and detect suspect patterns, links and behaviors using rich cross-industry data and powerful algorithms. This allows the platform to comply with customer regulations or identify potential fraud risk.

IDMA is available on our staging environment. However, since the staging environment is regularly being updated with changes, please notify your account manager if there is a specific window of time that you would need access for testing.

## Required Information

The following information is required to begin the IDMA process:

First Name  
Last Name  
Address (street, state, zip)  
Full Social Security Number  
Date of Birth

## Error Codes

Error Code	Display Message
EXCEEDED_MAX_TRIES	Sorry, you have exceeded the maximum number of attempts. Please try again in 30 days.
CHECK_SECURITY_INFO	Sorry, we were unable to locate your credit file with the information provided. Please check your information and try again.
CHECK_SSN	Sorry, we were unable to locate your credit file with the information provided. Please check your information and try again.
FAILED	Sorry, we were unable to verify your identity based on your answers. Please check your information and try again.
RETRY_LATER	Sorry, the verification service appears to be temporarily unavailable, please wait a couple of minutes and try again.

ERROR	Sorry, the verification service appears to be temporarily unavailable, please try again tomorrow.
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## Common Scenarios

### Exceeded Max Tries

This error occurs when a customer account has exceeded the allowed number of tries. The platform allows only 3 attempts per account (customer token) in the last 30 days.

Reason(s) why this response occurs in Production:

1. Asking Signup API for questions when there are already 3 previously recorded tries to IDMA within the last 30 days. This could mean that the 1<sup>st</sup> 3 tries did not produce questions, the customer failed the questions 3 times, or a combination of the two.

### Check Security Info

This error occurs when there is no data available to present an exam and the customer account has not exceeded their max tries yet.

Reason(s) why this response occurs in Production:

1. Using incorrect identity information
2. Using correct identity information but there is no credit file associated to the identity. This can happen for those who never opened any line of credit.

### Check SSN

This error occurs when the information provided presents a possible "Red Flag" issue with the Bureau(s) and triggers an automatic fail. This also requires that the customer account has not exceeded their max tries yet.

Reason(s) why this response occurs in Production:

1. Input SSN reported as deceased
2. Input SSN is invalid
3. Input SSN is off by 1-2 digits
4. SSN reported in true name fraud
5. SSN assigned before input DOB

## Failed

This error occurs when a customer was presented questions from the Bureau(s) but they failed to pass the questions.

Reason(s) why this response occurs in Production:

1. Did not correctly answer 3 out of 3 questions
2. Did not correctly answer 2 out of 3 questions
3. Did not correctly answer 3 out of 4 questions

## Testing

### Test Identities

Please refer to your list of provided IDMA Test identities.

### Exceptions

These identities have been sanitized for optimal testing on the Stage environment only. For such purposes, there are some exceptions to expected behaviors:

1. SSN duplicate checks on these identities have been turned off so that they may be used on multiple accounts
2. Some identities will allow you to go through IDMA questions, but you will not be able to see any credit reports

### Testing Error Codes

*To test error code: SSN\_USED*

1. Begin an enrollment with junk information not found on the test identity list. On the SSN/DOB step, enter in a SSN not found on the test identity list and click submit. Exit the session and begin another enrollment using the same SSN from the previous enrollment.

*To test error code: CHECK\_SSN*

1. Begin an enrollment using an identity on the test list that will result in an exam, however, input an SSN not on the list.

*To test error code: CHECK\_SECURITY\_INFO*

1. Begin an enrollment using an identity on the test list that will result in a “No Data” result

*To test error code: EXCEEDED\_MAX\_TRIES*

1. Use any of the identities on the test list that will result in a “Fail Verification” result. Submit the identity for questions 3 times. After each attempt, you will get either a “CHECK\_SSN” or “CHECK\_SECURITY\_INFO” error. On the 4<sup>th</sup> try, you will get the error code “EXCEEDED\_MAX\_TRIES”.
2. Use any of the identities on the test list that will present an exam. When answering the questions, answer all questions incorrectly. After each attempt, you will get a “FAILED” error code. On the 4<sup>th</sup> try, you will get the error code “EXCEEDED\_MAX\_TRIES”.