

Strong ID - RSA (KBA) verification

GUIDE.SUMMARY

What

The

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<https://netview.verid.com/transact/> RSA Verification Tool is a third-party tool that helps us verify a U.S. customer's identity. The tool gathers information about you from United States (U.S.) public database records and proprietary sources. It uses this information to generate a test you must pass to confirm your identity.

Internal Information Internally, RSA is also commonly called Knowledge Base Authentication (KBA). KBA is the process. RSA is the tool we use for the KBA process.

RSA stands for the first initials of the last names of the tool's creators.

Who The RSA (KBA) verification tool and workflow can only be used for sellers registered in the U.S.

When RSA (KBA) verification is within the Hard

Verification and Strong ID processes. Reviewing a

U.S. account for increasing seller limits New Seller Limits

If a seller is new and their limit is set less than 100/5000, and they have no zoot issues on the account (or it has been 30 days from their seller registration date if they do have a zoot issue), then you can

RSA customer and vet to raise limits up to 100/5000. New Seller Category

Limits/BTAC Limits/Hot Item Limits
 When a seller has a new seller, or non-strong ID,

category/BTAC/hot item limit, we can use RSA to raise them to the next tier of strong ID

limits. When running RSA, no matter which of these situations you are verifying

for, always drop an issue 261 on the account. How The RSA Verification Tool

uses your registered name and address to generate 3 or 4 multiple-choice questions about your

personal identity. If you get 3 questions correct, you pass. RSA

will search on all types of addresses, including P.O. Boxes. This guide covers

 RSA (KBA) verification process and tool

GUIDE.RELATED_LINKS

Related

tools

 <a

<https://netview.verid.com/transact/>>RSA Verification Tool

Related articles

<https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1186>>Seller vetting and Site Wide Limit increases

</h2></h2>GUIDE.TALKING_POINTS Where did you get this information?

The questions and answers come from U.S. public database records and proprietary sources. What is a proprietary source? It's a non-public database, such as the National Database Repository or credit bureau sources. You don't want this information available to the public. How do you delete it?

Reference data that's pulled from public resources can't be deleted. Public records are obtained from federal, state, or governmental entity records that are open for public review. What happens if you don't answer these questions? Internal Information Try to help the customer see the advantage of answering the questions.

If conducting a KBA and the RSA tool doesn't return questions/the customer is showing as unknown; we should complete a normal risk review. We would not increase the limits to Strong ID levels, and instead base the increase off the risk score.

The information comes from public records. We ask these questions to verify your identity and the identity of other eBay customers. This keeps our site safe. By confirming your identity through this process, I'm able to give you the largest increase possible.

 Can a legitimate person fail this verification process? Yes. The questions and answers are based on public database records that may contain errors.

Internal Information We can complete a normal risk review. Even though Strong ID is not an option, we still may be able to increase the limits based on the risk score. How can I become verified since I am not in the U.S. (United States)?

There are other processes that can verify identity. For example, identity verification can be initiated when the account sells more than \$1000 U.S. in items.

 Internal Information Check Customer Verification in AD for KYC Identity status. Current KYC process verifies identity at first sale, but this only applies to new accounts registering to sell. Past accounts may still need \$1000 in sales to be identity verified. This process is automated, so there isn't an option to manually request KYC Identity Check. In this case, we can complete a normal risk review. Even though Strong ID is not an option, we still may be able to increase the limits based on the risk score. </h2></h2>GUIDE.INSTRUCTIONSSTEPS_TO_RESOLVE Internal Information RSA Verification Workflow Because the process is timed, make sure to explain the process before beginning. Say: In order to verify your identity, I'll ask you 3 or 4 questions. The questions are based on information found in public database records and proprietary resources. I'll give you 6 possible answers to each question. Please select the correct answer. Open the RSA Verification Tool (you may need to sign in):
 https://netview.verid.com/transact/ Near the top of the screen, in the menu bar, click the Verification drop-down, and then select Standard. In the Reference ID field, enter the SR number. Complete all fields with an asterisk (*), and then click Perform Authentication. Read a question and its answers, and then record the selection. Continue to the next question. When finished with all 3 questions, click Submit. RSA may require a 4th question at this point to complete the verification. If so, read the question and answers, record the selection, and click Submit again. Record the TRANSACTION NUMBER into your MAC note. Note: Always record this number, regardless of whether the customer passed or failed.

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