

# Identity Proofing FAQs

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# Identity Proofing FAQs

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## What Is Identity Proofing?

What is Identity Proofing, and why is it required?

Identity proofing refers to the process, by which Exostar verifies users' identities before activating their credentials. Identity proofing provides a higher level of security, and some companies set it as the prerequisite for access to their secure applications. Exostar uses two proofing methods to verify a user's identity. If you are located in the United States, you can complete identity proofing instantly by answering Experian credit bureau-based questions, or by scheduling a live proofing video proofing via webcam. Users located outside of United States must schedule a live proofing session.

## Experian Proofing & Personal Information

Why is personal information required when activating my credential?

You might have already encountered the Experian identity proofing process in other contexts. Today, this type of proofing is a common practice for detecting fraud and establishing the validity of the individual's identity. All checks are done through Experian, and the sole purpose of this process is to validate you are the person who you claim to be.

Will anything change on my credit report if I decide to activate my credential by answering credit bureau-based questions? Will it affect my credit rating?

No, a soft inquiry is placed on the report, and it is only available to you and Exostar. This does not affect your credit score or your ability to borrow. Please note credit bureau-based questions are only available to users located in the United States.

## Safety of My Data

Is any personal information saved or stored during the Experian instant proofing (Social Security Number, Date of Birth and Personal Contact Information)?

No, this information is not stored or saved by Exostar. If you are answering credit bureau-based questions, the credit bureau already possesses this information, and is using it solely as matching or search criteria.

## Mail Option during Experian Proofing

Why was I directed to the mail option during my OTP activation process?

If you do not answer the questions correctly during the credit bureau-based questioning, but Experian can locate you, you receive an activation code via postal mail in four business days.

## Video Proofing

Who can complete live video proofing?

Users located internationally must complete live video proofing using a webcam. Users located in the United States may be required to complete live video proofing if they cannot verify their identity through the Experian proofing option.

What if I don't have a webcam? Can I use a camera on my smart phone?

If you have a smart phone, the appointment can be completed using the camera on your phone. Before your appointment, download the Cisco Webex Meetings application.

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