



EQUIFAX

Australian Death Check

Identify deceased customers quickly and easily

Maintain up-to-date customer data with the Australian Death Check via IDMatrix

The Australian Death Check searches Australia's only official up-to-date source of death data to help businesses identify deceased individuals. This can be especially helpful in maintaining accurate customer data, identifying deceased accounts sitting in arrears or collections, or preventing identity crime.

Why use the Australian Death Check?

There are many reasons for proactively updating and maintaining accurate customer data including:



Safeguarding against the reputational damage of transacting or marketing to a deceased person



Improving contact strategies with up-to-date customer records



Strengthening your Know Your Customer (KYC) and Anti-Money Laundering (AML) processes



Helping to prevent fraud and identity crime

What are the benefits?

- Bulk data washes are performed quickly and easily, providing you with operational efficiencies, reduced costs and risk minimisation
- Up-to-date data provides peace of mind when contacting customers
- IDMatrix customers can make faster and smarter decisions by including an Australian Death Check as part of their customer verification processes



Now available via IDMatrix

IDMatrix customers now have the ability to 'switch on' access to the Australian Death Check service. This means you are able to perform an identity verification in parallel with the Australian Death Check. Match results will be incorporated into the IDMatrix fraud assessment module, in line with your business and compliance configuration.



How are Australian Death Checks incorporated into IDMatrix business rules?

Business rules within IDMatrix are flexible and can be changed over time, such as when a new data set becomes available. Choose from one or more of the following options when deciding how to incorporate Australian Death Check:



AS PART OF KNOW YOUR CUSTOMER (KYC)

Contributing full name and date of birth to ID verification rules.



AS PART OF THE FRAUD ASSESSMENT MODULE

Incorporate a match on the Australian Death Check.



What input is required?

The Australian Death Check requires this information about your customer:

- ✓ Family name & given names
- ✓ Date of birth



What happens when a match occurs?

When a match is found on customer details, the following information is returned:

- ✓ Number of records matched
- ✓ Fields matched
- ✓ Reference ID for each record matched
- ✓ Match type (exact or partial)

Optional fraud assessment decisioning rule available when there is a match

Getting started

To find out more, contact your Equifax Account Manager or



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