

# Best Practices and Frequently Asked Questions

## OVERVIEW

You've made the right decision to protect your communities with LeasingDesk Screening's Identity Verification ("IDV") solution! This document outlines recommended best practices and provides answers to frequently asked questions to help you get the most out of this valuable tool.

## BEST PRACTICES AND RECOMMENDATIONS

1. Ensure that the Screening Applications snapshot is added to your Today Page and defaults to Drafts to easily access applications that failed Identity Verification.

| Actions                   | Primary               | Additional applicants | Modified Date       | Submitted by                       |
|---------------------------|-----------------------|-----------------------|---------------------|------------------------------------|
| <a href="#">View More</a> | William Beltrame      |                       | 02/16/2018 12:53:37 | rwatson ialogin                    |
| <a href="#">View More</a> | John Duer             |                       | 02/16/2018 11:30:23 | rwatson ialogin                    |
| <a href="#">View More</a> | Betsy Silverlace      |                       | 01/31/2018 12:16:57 | mmartin ialogin                    |
| <a href="#">View More</a> | Bee Wanda Rosemary    |                       | 01/26/2018 10:09:12 | rwatson ialogin                    |
| <a href="#">View More</a> | Betsy Anne Silverlace |                       | 01/25/2018 15:22:31 | rwatson ialogin                    |
| <a href="#">View More</a> | Bee Wanda Rosemary    |                       | 01/25/2018 13:00:50 | rwatson ialogin                    |
| <a href="#">View More</a> | John Allen Duer       |                       | 01/25/2018 12:56:42 | rwatson ialogin                    |
| <a href="#">View More</a> | William Lee Beltrame  |                       | 01/23/2018 11:00:08 | rwatson ialogin                    |
| <a href="#">View More</a> | Madison Row           |                       | 08/30/2011 15:01:00 | Previous Property Management Co... |
| <a href="#">View More</a> | Bee Rosemary          |                       | 04/07/2010 07:37:20 | Previous Property Management Co... |

2. Add "Failed Identity Verification" as a cancellation "reason for greater visibility in reporting.
3. Incorporate verbiage into your Rental Selection Criteria that states something to the effect: *"This community utilizes an Identity Verification service. This service may contact you via text, email, or phone to verify your identity as part of the application process".*
4. To ensure that applicants receive the correct communication related to IDV, confirm that the home phone number is entered into the home field and the **mobile number** is entered into the **mobile phone** field only.

**Contact Information**

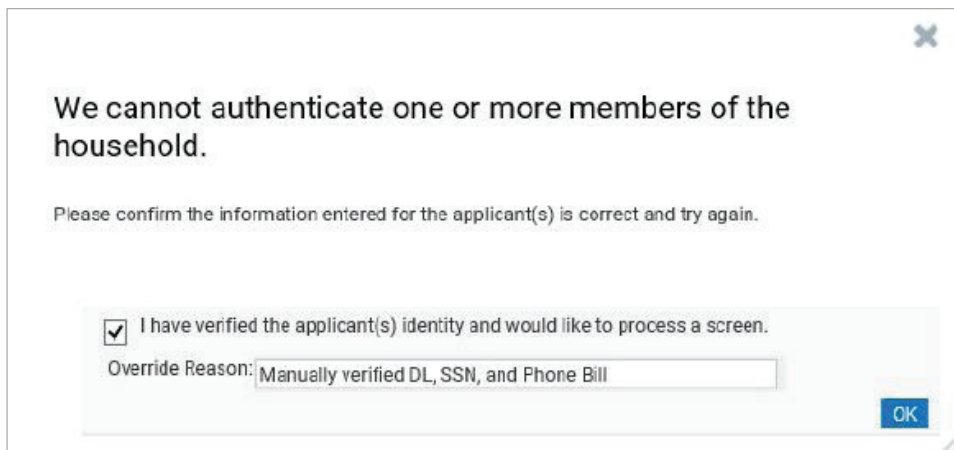
Home phone

Mobile phone

E-mail

## REALPAGE IDENTITY VERIFICATION FOR LEASINGDESK

- For detailed reporting purposes, list the types of identification verified as part of the override reason when performing an override for Identity Verification.



The screenshot shows a modal dialog box with a close button (X) in the top right corner. The main heading reads "We cannot authenticate one or more members of the household." Below this, a message states "Please confirm the information entered for the applicant(s) is correct and try again." There is a checkbox that is checked, with the text "I have verified the applicant(s) identity and would like to process a screen." Below the checkbox is a text input field labeled "Override Reason:" containing the text "Manually verified DL, SSN, and Phone Bill". An "OK" button is located in the bottom right corner of the dialog box.

## GENERAL QUESTIONS

- How is Identity Verification different from the fraud alerts we get today?

Identity Verification is taking a holistic look at the activity and information provided to determine the level of risk associated with that identity.

- Are the same services utilized for applications originating online and in the office?

Yes. Applications originating in the office and online will utilize Identity Validation and Two factor Authentication.

- What criteria triggers One-Time Passcode Authentication?

If the risk indicators returned indicate potential fraud pertaining to the input phone number or potential fraud surrounding personally identifiable information (name, SSN, DOB, etc.) then One-Time Password will trigger.

- Are we able to see which applicant failed Identity Verification and why?

We do not want to draw attention to the bad actors and the fail reasons as that will allow them to adjust the identity components in attempt to commit fraud on a future application.

- What sort of paperwork should be required of the applicant if they fail?

If an applicant fails for Identity Verification, the site/client can request identifying information (i.e. Social Security Card, Passport, Driver's License, utility bill, etc.) from the applicant in order to confirm their identity. Our best practice recommendation is to require at least 3 forms of identification which list the applicant's name and/or address.

- If an applicant is rescreened will Identity Verification be run again?

Identity Verification will not be processed on an application provided 1.) it is less than 7 business days from the last Identity Verification check and 2.) the PII entered for the applicant is an exact match. If a screen is processed both times, a charge will appear for each screen.

### 7. Which applicants are excluded from Identity Verification?

Business screens, applicants under the age of 18, and applicants with an international address, including Canada, will be excluded from Identity Verification. The screen will process without completing those checks.

### 8. Where can I find a saved draft when the applicant(s) fail Identity Verification?

You can access the drafts via the Applications Snapshot on the Today Page by selecting drafts in the upper right hand corner dropdown. If your site is using Leasing and Rents the draft can also be accessed by selecting the "Not Completed" Screening status next to the applicant(s) name. If your applicant initiated the screen online, you can find their screen by viewing the prospect record in L&R.

### 9. How can we tell if the Identity Verification was completed?

A screen will only process if Device Assessment, Identity Verification and/or Two factor Authentication was completed. An activity note will be logged notating "Identity Verification Complete". In office applications will have the activity note displayed on the Activity tab in Screening. Online applications will have the activity note displayed on the Activity tab in Leasing and Rents.

### 10. Can I bypass the Identity Verification status and proceed with a screen?

If the site has manually verified the applicants' identity, users with the right to override Identity Verification will be able to bypass the Identity Verification process. An activity note "Identity Verification Overridden" will be logged and Notes pertaining to the override will be required.

### 11. Whom can a consumer or site user call if they have any questions or need assistance with the Identification Verification process?

Please contact Product Support at 1.877.325.7243.

### 12. Does Identity Verification work with Yardi?

Yes. It will follow the In-Office workflow where the Financial and Criminal check will be processed immediately after a passed Identity Check..

### 13. Does Identity Verification work with third party Online Leasing providers like Vaultware and Entrata?

Yes. Applicants that pass the Identity Check will complete the Financial and Criminal Check fully online. Conditional and fail applicants will need to contact the office to continue the application process.

### 14. Does Identity Verification work with RealPage Online Leasing?

It is fully integrated with RealPage OLL version 3 only. If a client is using OLL V2, Identity Verification will not be processed online but it can be utilized on application submitted in the office.

### 15. Will Identity Verification confirm non-match criminal records?

While Identity Verification will verify an applicant's identity it will not confirm criminal records returned belong to the applicant. The client can submit a Client Dispute if they utilize Criminal Classification or they can have the consumer submit a Consumer Dispute for resolution of any non-match criminal disputes.

### 16. My applicant is wondering why they have to furnish additional documents in order to move in. What should I tell them?

Here is an example of verbiage that you might use to help explain to your applicant why additional documentation is being requested: "As part of our Screening process, we verify and validate applicant identities. We attempt to complete this process electronically based on the name, address, date of birth and SSN that you provide. We were unable to authenticate your information electronically. We can continue to verify and validate your identity manually by reviewing your Government issued identification documents, including: your Social Security card, Driver's License and a utility bill that shows your name and most recent address."

## Identity Validation

### 17. What is Identity Validation?

Identity Validation combines verification, validation and risk detection processes to instantly verify consumer identities, spot potential fraud or identity theft, and automatically flag discrepancies found in an applicant's data. Identity Validation provides real-time visibility into identity activity and behavior across multiple industries. Data is aggregated from over 34 billion records to determine the fraud risk of your applicants. The end result is an index score that summarizes the level of risk associated with that identity.

### 18. What determines a fail for Identity Validation?

A predetermined index score or specific identity triggers a fail when the input identity or SSN is reported as deceased and multiple SSN's reported with an applicant.

### 19. What determines a conditional score for Identity Validation?

A predetermined index score or specific identity triggers a conditional when the input SSN is associated with a different name and address and the input SSN is not the primary SSN for the input identity.

## Two-Factor Authentication/One Time Password

### 20. What is Two-Factor Authentication?

Two-factor authentication utilizes One Time Password by delivering a time-sensitive, unique password via SMS text, email or voice call.

### 21. What determines a fail for Two-Factor Authentication?

The input 6-digit verification code does not match what was sent via email, SMS text or voice call or if the number of attempts to enter it has been exceeded.

### 22. Why did I get a verification code when the application failed?

The system provides a result for the overall application which can include multiple applicants. Each person on the application can have a different score. The verification code will be used once the identity of the failed applicant has been confirmed or that applicant has been removed from the application..

## REALPAGE IDENTITY VERIFICATION FOR LEASINGDESK

---

### 23. What methods will the verification codes being sent?

Verification codes can be sent via SMS text and voice call. The preferred method of delivery is SMS text.

### 24. Will the service leave a message with the verification code?

No, the voice service requires someone to answer the phone to accept the verification code.

### 25. How long is the validation code active?

The validation code is active for 5 minutes.

### 26. What do I do if my validation code is inactive?

If you applied in the office, the Leasing Agent can request a new validation code. If you applied online, you can request a new validation code online.

### 27. What if multiple applicants apply and both need to complete the Two-factor authentication?

There will be an input box, request for a new validation code and verification for each application that scored conditional. The application will not continue until each applicant has passed Identity Verification.

### 28. How does Two-Factor Authentication protect me if the user is giving their phone number while using someone else's identity?

A One-Time Passcode will only be sent if the phone has been connected to the identity of the applicant and risk indicators such as Call Forwarding, and Porting are not present. This will help protect against the possibility of sending a one-time passcode to a fraudster.

## Document Validation

### 29. What is Document Validation?

If an applicant cannot be authenticated through Identity Verification, Document Validation is triggered. This allows the applicant to upload their government issued ID to be assessed for authenticity. Not only does this reduce friction by the applicant not having to come into the office but it also validates their ID.

### 30. How does Document Validation work?

Consumer receives a link via SMS text to the mobile device specified on application. The SMS link is live for 15 minutes and once started they will have 5 minutes to complete the process. They will be instructed to capture the front and back of their Government Issued ID.

## REALPAGE IDENTITY VERIFICATION FOR LEASINGDESK



### 31. Is there a time expiration on the link after it has been sent?

Yes. Once the link is sent it has a 15-minute expiration. Once the user clicks on the link, they will then have 5 minutes to take photos of the front and back of their government issued ID.

### 32. Are there other forms of identification that can be used for Document Validation?

Currently, the only form of identification accepted is a Government Issued ID such as a driver's license. Passports and other international forms of ID are not supported at this time.

### 33. Will the consumer have the opportunity to resend the link if it expires or is the process cancelled?

Yes. Once a link has been sent, there will be a Resend Link button that will resend a link if clicked.

### 34. What happens if a user is unable to pass Document Validation?

They will be instructed to contact the leasing office where the property will follow their exception handling policies to manage the application.

### 35. Is Document Validation compatible with all 50 states?

It is compatible with most all states except for Illinois. If an applicant has an IL address, then they will not be routed to Document Validation and instead will be asked to contact the leasing office for exception handling.

### 36. Will a user be able to see the applicants' uploaded Government Issued ID?

No. The Document Validation process is handled on the vendor side and the user will only see the result in the UI.

### 37. Is there an opportunity to retake a photo during the Document Validation process?

Yes. During the process of uploading an ID, the user will get up to 4 opportunities to retake a photo that is not clear enough to assess. There will be a Retake Photo screen that lists recommendations on how to take a good photo.

