

Remote Identity Proofing (RIDP) Tips for Success

Provided in this document are RIDP quick tips for your success and additional guidance on the challenges people may encounter while completing RIDP online.

NOTE: If you have a blocked or frozen file credit file, or a Victim's Statement, you can still ID proof provided the user can provide a phone number associated with the credit file. A law was passed after the 2017 Equifax hack that allows people to Remote ID Proof without lifting the person's credit freeze.

During the RIDP process you will be asked to provide core credentials, that include:

Full Legal Name

- You must use your full legal name as listed on your Driver's License or financial account information.
- Your surname must match the surname Experian has for you on file.
- Do not use nicknames.
- If you have a two-part name, enter the second part in the middle name field.

Social Security Number

- Ensure that Social Security Number fields are filled in correctly. Users can review and edit these fields prior to sending their Social Security Number to Experian.

Date of Birth

- Ensure that the Date of Birth field is entered accurately. Users can review and edit this field prior to sending the information to Experian.

Current Residential Address

- Please ensure your personal/residential/home address is used:
This is where you receive credit card and utility bill statements associated with your credit report.
- Do NOT use your business address.
- If you have a recent change in address, try to identity proof with a prior address.
- Do not enter any extraneous symbols in the address field. If you want to confirm the correct format, visit [USPS Look up a Zip Code](#).

Personal Phone Number

- Enter a personal mobile phone number (if you have one).
- A landline can be used, but a mobile cell phone is preferred.



If a user continues to encounter problems with RIDP, IDM will give the user a Reference number and prompt the user to contact Experian via phone to resolve any issues. The Experian Identity Verification Service will use the reference number and personal information to verify the individual's identity. Upon completing the RIDP phone proofing with Experian, the user can proceed with the IDM registration.

Consent

- You will be asked to give consent to verify your identity information from your credit report.
- The information is used only for purposes of identity proofing, that is “you are who you say you are.”
- The consent of using the information does post as a soft inquiry on your credit report. The soft inquiry is visible only to you.
- The consent and inquiry *do not affect your credit score*.

Exclusions

- If you are listed as deceased on the Social Security Administration's (SSA) Death Master File, you will NOT be able to complete the identity proofing process online. Contact the SSA at **1-800-269-0271**. They will be able to ensure that your information is being reported correctly.
- Telephone based proofing can only be used one time. If the user fails phone proofing, Experian will not be able to assist users who call back with the same reference number or call a different Experian call center phone number.