

# EQ Existence

Proof of life authentication is a way for government agencies, pension and other financial services companies to verify that they are delivering payments to the right people at the right time while also protecting themselves from fraud and overpayment.

Around 54,000 British expat pensioners die every year. With as many as 83% of these deaths not being registered in the pensioner's home country, the risk of fraud has never been greater.

As a leading provider of pensions and shareholder administration, identity validation and international payments, Equiniti offers the UK's only full end-to-end international proof of life service, combining our payments expertise and cutting-edge online document validation, facial and voice recognition biometric technology to remove paper from the process and dramatically cut down on the time it takes to prove the existence of your pensioners.



**£15 BILLION**  
IN PENSIONS PAYMENTS  
LEAVE THE UK  
**ANNUALLY**

The international pensions market is vulnerable to over £500 million of fraud every year, making it more important than ever to verify the existence of your beneficiaries using a solution that combines the latest technology and Equiniti's specialist knowledge

## FOUR STEP VERIFICATION

The EQ Existence four step verification process shortens the time it takes you to prove the existence of your pensioners, while providing a fully supported service backed up by our specialist pensions and data expertise and case management platform.

1. Document validation through computer or mobile app
2. Data capture of customer details from validated document
3. Facial recognition through live video imaging with mobile app or computer
4. Voice biometrics through laptop or on mobile app

## KEY BENEFITS

- Identifies and reduces fraud, helping eliminate the risk of overpayment
- Automates huge parts of the process, removing paper, ensuring a simple, quick and convenient end user experience
- Proves existence in minutes, not months
- Is cost-effective, cutting down on postage and administration costs
- Future proof of existence is even quicker with voice biometric templates allowing telephone-only validation
- In-built, customisable dashboards ensure that problem areas can be identified and prioritised through the case management solution administration costs
- Second-time verification is even quicker owing to voice recognition
- In-built, customisable dashboards ensure that problem areas can be identified and prioritised through the case solution part of the solution

## WHY EQUINITI?

Equiniti are pensions, data and international payments experts, ensuring that you can rely on our specialist knowledge to ensure a full end-to-end service. As the only UK business offering a full technology, pensions and payments solution you can be assured of the comprehensive nature of our solution.

### Our experience

Equiniti partnered with a major retail bank to provide a proof of life solution for the Italian government. Managing the project end-to-end, Equiniti was also responsible for verifying and validating the data as well as processing over 411,000 pensioners' details, protecting £1.6 billion worth of payments.

## GET IN TOUCH

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