

# CREDIT INTERLINK

Credit Interlink Secures Access to Millions of Consumer Credit Reports

## Overview

Credit Interlink provides customized consumer credit reports to the nation's top mortgage lenders and brokers. The company has been recognized as a leading provider of credit information technology and uses proprietary software merging technology to deliver consumer credit data from Trans Union, Equifax and Experian into comprehensive reports that are easy to order, easy to read and easily customized to mortgage lenders or brokers' unique needs. Financial institutions and consumers rely on the privacy and secure access of their credit data.

"Millions of Americans have their credit reports pulled each day. They trust that financial institutions will securely access their information, and that their personal information will not be compromised," stated Brent Alberts, Senior Vice President of Technology and Strategic Engagement. "We're committed to providing lenders uncompromised access to consumer credit data and [the assurance] that private information is not breached."

Alberts is charged with ensuring that its 7,000 users – composed of brokers, loan officers and underwriters, have 24/7 access to the Credit Interlink web portal. From this portal, users access and download consumer credit reports for lending institutions.

## Credit Bureau Sets Standards

In 2011, a major credit bureau mandated that all credit reporting systems using web-based solutions incorporate Two-Factor authentication for user access. Credit Interlink needed a solution that would comply with evolving compliance and regulation standards, provide a first-rate user experience, deploy in a short time frame, and include minimal administrative overhead.

The immediate need of implementing Two-Factor authentication was the priority but aligning with the future goals of the organization (enabling Two-Factor and Single Sign-On between mobile and cloud resources) was a major factor in the decision making process. "Incorporating more secure access to the Credit Interlink portal was already on our roadmap," commented Alberts. "In reviewing the different solutions available on the market, it was clear that we wanted a solution that did not require entering a PIN at each sign on. We knew this would lead to customer complaints, and would be too expensive to deploy with the amount of users we have."



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#### Industry

- + Financial

#### Challenges

- + Meeting FFIEC compliance and regulation standards
- + Reducing administrative overhead
- + Ease of use
- + Quick Deployment

#### Solution

- + SecureAuth IdP
  - Two-Factor authentication
  - Single Sign-On

#### Benefits

- + Combined Single Sign-On and Two-Factor authentication in one solution
- + Quick and easy deployment
- + Significant cost savings
- + 30% reduction in helpdesk calls

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— **Brent Alberts, Sr. VP of Technology and Strategic Engagement, Credit Interlink**

## SecureAuth Delivers

Credit Interlink selected SecureAuth IdP for its ability to create a trusted relationship between entities that require Two-Factor authentication and Single Sign-On (SSO). SecureAuth IdP allows Credit Interlink to work with the credentials already stored in their on-premise directory. This meant the immediate use of the identity governance standards and profiles currently residing in Microsoft® Active Directory, or other industry-standard directories, to secure access to enterprise web applications, VPN resources, and high-value applications that have migrated to the cloud.

Using SecureAuth IdP, Credit Interlink users who log on are authenticated by their username and password, then provided a four-digit PIN that was issued to them via a phone call or message. A certificate is asserted on the machine and a person's identity and access is authorized by validating the following: username, password, PIN, and certificate matching.

*"What impresses us most was that in addition to providing Two-Factor authentication, SecureAuth stores the certificate locally on the machine so users do not need to enter a PIN each time they log on to the systems. This significantly increases convenience and minimizes any likelihood of breaches or complaints."*

— **Brent Alberts, Sr. VP of Technology and Strategic Engagement, Credit Interlink**

SecureAuth successfully deployed SecureAuth IdP across 7,000 users in less than 8 weeks. The SecureAuth solution was able to yield significant cost savings in providing Two-Factor authentication, Single Sign-On and self-service password reset in a single solution. Self-service password reset alone reduced help desk calls 30% and administrative overhead was reduced considerably by eliminating the need to manage multiple solutions. While some ROI calculations can be monetized, such as cost savings between two products, there are also intangible benefits including reduced risk of breaches and more satisfied users. Credit Interlink also found that its proactive approach to incorporating a Two-Factor and SSO identity access management solution gives its current customers and potential new customers, confidence in knowing that safeguards are in place for truly secure access to consumer credit data.