

## Match Guide for Validate Identity

### Default 2x2 Match Configuration

The default 2x2 match configuration requires matches from two distinct sources for a high match.

Reliability Score	Match Criteria	
	First Source	Second Source
High Match	Name Match + Address Match	Name Match + DOB Match
	Name Match + Address Match	Name Match + Address Match
Medium Match	Name Match + Address Match	Any Value (Match / Low Match)
	Name Match + DOB Match	Any Value (Match / Low Match)
Low Match	All other combinations	

## Individual Element Matching

The following are the case scenarios which result in a High match for Name and Address elements in a response. A Medium Match is considered if we match on only one element from the case scenarios mentioned below.

### Name Match Scenarios

A Name match is considered when any one of the following criteria is met.

Match on First Name + Last Name
Match on First Initial + Last Name
Match on First Name + Maternal Name

## Address Match Scenarios

An address match is considered when any one of the following criteria is met. Please note that certain address elements can be specific to certain regions/countries only.

Match on House Number + City
Match on Street + City
Match on Building + City
Match on District + City
Match on House Number + Postal Code
Match on Street + Postal Code
Match on Building + Postal Code
Match on District + Postal Code

## Result Messages (AU & MT messages)

- 1 AU – Messages are displayed for elements when a **High Match** is made.
- 2 AU – Messages are displayed for elements when **Low Match** is made.
- 3 AU – Messages are displayed when a **Medium Match** is made.

## Fuzzy Matching for Individual Elements

These are the criteria for fuzzy matching for various elements in our **standard 2x2 configuration** when we **receive records back from the data provider**.

### Name Elements

For a first name to generate a match (1MT-Exact Match), it should be within 70% of the Levenshtein character difference from the record returned by the data provider.

E.g. If the input name is ‘Christophel’ and the actual name is ‘Christopher’, we generate a match based on fuzzy matching.

This system is employed when we consider matches in *givenHighname* and *surname\_first* for name elements.

### Address Elements

For address elements like *thoroughfare*, *locality*, *province* and *postal code*, the acceptable Levenshtein percentage for a High match is 70% when the address is returned by the data provider.

E.g. An input of ‘200 Kingslee Court’ would match against a record given by the data provider for ‘200 Kingsley Court’.

### Identity Elements

We do not employ any kind of Fuzzy matching on any identity elements (*National ID, Date of Birth or Phone Number*).

### Examples

These are examples of what inputs would satisfy Worldview criteria of fuzzy matching and generate a match.

Element	Input Name	Data Provider records	Result
givenHighname	Jeanette	Jeanette	Match
givenHighname	JeaLowtte	Jeanette	Match
givenHighname	Gene	Jeanette	Low Match
surname_first	Richardson	Richardson	Match
surname_first	Richardsen	Richardson	Match
surname_first	Richarliset	Richardson	Low Match
thoroughfare	Brigadoon Drive	Brigadoon Drive	Match
thoroughfare	Brigadeon drive	Brigadoon Drive	Match
thoroughfare	Brigadier Street	Brigadoon Drive	Low Match
locality	Redwood City	Redwood City	Match
locality	Renwood City	Redwood City	Match
locality	Redweed County	Redwood City	Low Match
province	Paris	Paris	Match
province	Parip	Paris	Match
province	Perip	Paris	Low Match