

IDENTITY PROOFING

Document Verification and Facial Biometrics



OVERVIEW

Establish trust with genuine users, meet regulation requirements and highlight potential risk from fraudsters

Integrate document verification checks into the user journey for new customer onboarding or step-up verification to gain further assurance. With the option for all data and services to be hosted in the UK, plus rapid verification for hundreds of documents, in 190 languages, document verification has never been simpler.

PRODUCT FEATURES

Helping organisations confidently engage with customers in the digital space

Trust the automation

Rigorous checks to verify data, security features and authenticity, in addition to providing tamper detection automatically with over 99% fraud detection rates, fraud type and age verification capability

Match your risk appetite

Set your own business rules on user success in line with your or regulatory needs, with the ability to verify documents only, or include the liveness and likeness from facial biometrics technology

Helps prevent fraud attacks

Our solution helps to spot and stop fraudulent attempts like deepfakes, synthetic identities and document tampering automatically

TruValidate™ delivers robust solutions that help to:

- ✓ Improve operational efficiencies through automation
- ✓ Minimise abandonment through an easy verification
- ✓ Highlight synthetic fraud, deepfakes or tampering

SOLUTION HIGHLIGHTS



One-To-Many Matching

Match face or document information against previous iterations of those details to confirm a genuine identity or to spot synthetic fraud.



Passive Liveness Checks

Verifies if the user is a live person during the selfie process via automatic capture, without further input from the user.



NFC capture

Extract and match data from document eChips, such as passports, using the NFC reader in mobile devices.



Deepfake Detection

Spots anomalies including virtual camera presence, duplicated frames or AI-generated watermarks during selfie capture.



Auto Image Capture

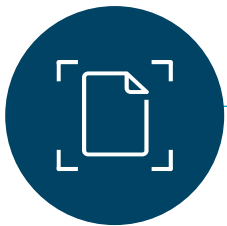
Images are captured at the best possible clarity, automatically, for both documents and selfies, with tips provided during capture for a smoother customer experience.



Document Verification

Validate global government-issued identity documents, such as driving licenses or passports in 4 seconds after upload. Additional document capture can also include utility bills and bank statements.

How Document Verification and Facial Biometrics works



Capture

Using a device camera, customers securely capture images, and the data contained within their documentation is automatically detected by the solution



Match

Option to request a selfie, checked against facial biometric data with liveness and likeness detection



Verify

Determine the authenticity of the captured document(s) and selfie

Enable rapid, white-labelled deployment with seamless extensibility

Brand and customise the customer journey in terms of flow and branding, and apply your own T&Cs and privacy policy. Document Verification and Facial Biometrics seamlessly integrates into your customer journey via three different solutions:

Mobile SDK

To embed within your existing native app.

Web SDK

To integrate into your existing native website. Alternatively, a standalone web app is available.

API

To integrate into your own pre-built customer journey.

How One-to-Many Matching works

Taking personal data from presented documents or images, checking for duplication of usage and confirming genuine matches between faces and documentation data or highlighting risky use.



Scan

When a document or image is presented, the solution scans all data securely to create an anonymised biometric record



Matching

The data is then cross-referenced against previous uses of the face or document data



Verify

The data is matched to previous users, with no signs of tampering and contributes to the verification of the user

or



Risk

The face has been used before on different document types, with non-matching personal information and is flagged as risky



Want to know more about how Document Verification and Facial Biometrics can help strengthen your fraud strategy whilst maintaining your customer experience?

Visit: transunion.co.uk/truvalidate

