



Identity Verification: Flexible Methods And Technologies

GLOBAL IDENTIFY VERIFICATION WITH VERATAD HELPS YOU GET COMPLIANT, FIGHT FRAUD AND REMOVE FRICTION FROM YOUR ONBOARDING.





THE MOST FLEXIBLE WAY TO VERIFY IDENTITY

Companies that do business online need a way to protect themselves from fraud, liability and regulatory penalties. Veratad's flexible, frictionless identity verification solutions make it easy to verify customer identities in real-time, all over the world. Veratad protects your business while providing a fast and simple customer experience.

MULTI-LAYERED, RISK BASED IDENTITY VERIFICATION

Each business and industry has unique risk tolerances and verification needs. We've got the right mix of global databases, document verification, KBA, 2FA and more, to deliver the solution you need in a single API.



Flexible Verification Methods



IDENTITY DATA

Compare individual customer information against billions of records from top data sources worldwide in real-time.



IDENTITY DOCUMENTS

Automate collection and verification of driver's license, passport, and other ID documents.



KBA

Verify customers are who they say they are using multiple choice questions as an added layer of security.



SMART 2FACTOR AUTHENTICATION

Go beyond "something you know and something you have" to include assurance that the "what you have" actually belongs to your customer.



BIOMETRICS

Checks your customer is who they say they are and verifies their ID document is a match using liveness and facial match technologies.



Identity Data

Veratad's Identity Data Verification responsibly compares an online visitor's data entry against billions of records from multiple trusted data sources in just seconds. We incorporate data from multiple worldwide data sources, verifying identities in over 170 countries and for 4.5 billion citizens worldwide. Once a verification is complete, Veratad only keeps a footprint of the transaction for reporting purposes. This allows you to verify that customers are who they claim to be while protecting sensitive personal information.

IDENTITY DATA FEATURES:

- ▶ Trusted and verified data sources that cover over 4.5 billion citizens worldwide
- ▶ Wide selection of data types
- ▶ Flexible User defined approval rules
- ▶ Includes PEP's, sanctions and enhanced due diligence data
- ▶ Modular approach allows for use as standalone method or combined with other Veratad methods



Identity Documents

Our Identity Document Verification service allows you to streamline and speed up your onboarding process. Whether by mobile, web browser or as an "in-app" feature using our SDK, you simply capture an image of your customer's ID document and our solution will do the rest. Our layered and modular approach allows you to deploy our ID document, ID data and Manual Review services together for a 100% decision rate. You only onboard the customers you trust and use the data insights to add value to user experience.

DOCUMENT CAPTURE FEATURES:

- ▶ Document collection methods for mobile, tablet and web
- ▶ Guided document capture to optimize processing
- ▶ Robust data extraction
- ▶ Wide support of document types
- ▶ Facial recognition
- ▶ Liveness detection and anti-spoofing
- ▶ Reliability across demographics
- ▶ Privacy oriented handling of data
- ▶ Availability of optional manual review
- ▶ Modular approach allows for use as standalone method or combined with other Veratad methods



KBA

Knowledge Based Authentication (KBA) verifies customers by utilizing multiple choice challenge questions. Our out-of-wallet challenge questions are non-intrusive and easily deployed when you need an enhanced authentication solution. They are designed to reduce transaction abandonment and can be used as intelligent friction that only deploys when enhanced identity verification is needed. Verification results are based on information found in billions of non-public trusted and verified records and we will never collect, store, sell or share your customers' personal data for any reason.

KBA FEATURES:

- ▶ Up to eight multiple choice challenge questions in a single transaction
- ▶ Dynamically and randomly generated out-of-wallet challenges
- ▶ Includes "synthetic" questions to trick fraudsters
- ▶ Stops fraud without being intrusive to the "real" person
- ▶ Quickly validates a customer's identity at high confidence levels
- ▶ Modular approach allows for use as standalone method or combined with other Veratad methods



Smart 2Factor Authentication

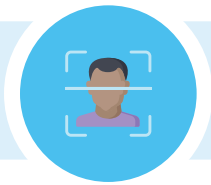
Veratad's Smart Two Factor Authentication goes beyond the standard advantages of "something you know and something you have" to include assurance that the "what you have" actually belongs to your customer. The service can be deployed by using Veratad's OTP (One-Time Password) Delivery Methods. You can deliver an OTP to your customers via SMS or Voice Phone Call.

Using these services you can also validate phone numbers provided by your customer and block certain line types (such as VOIP).

There are many use cases for these methods including: account registration, data quality control, login authentication, transactional authentication and account changes/password resets.

SMART 2FACTOR AUTHENTICATION FEATURES:

- ▶ Send via SMS or voice phone call
- ▶ Validate phone numbers
- ▶ Block certain line types
- ▶ Customized OTP delivery messages
- ▶ Modular approach allows for use as a standalone method or combined with other Veratad methods



Biometrics

Biometric Authentication provides a secure, reliable way to verify user identity and streamline onboarding. Customers can easily take selfies and record snapshots online or directly in application via SDK. We check for liveness and then the biometric data is uploaded to a secure portal where it's reviewed against pictures in identity documents. We assign a confidence level that scores how reliably the selfie matches the identity documents.

BIOMETRICS FEATURES:

- ▶ Easily capture selfies in mobile web or in application
- ▶ Checks for liveness
- ▶ Automated biometric review
- ▶ Processed through a secure portal
- ▶ Provides high-confidence, reliable verifications
- ▶ Maintains an audit trail for compliance
- ▶ Modular approach allows for use as standalone method or combined with other Veratad methods

Key Benefits

FRICTIONLESS USER EXPERIENCE

Provide a seamless user experience with intelligent friction that fosters trust between you and your customer. All of our solutions are modular and can be deployed either "stand-alone", or together for a complete layered identity verification solution.

CREATE YOUR OWN (APPROVAL) RULES

Create your own verification rules based on your company's needs, risk tolerance or regional regulations. Automate additional verification steps or build out a manual escalation process. Whatever the need, our implementation team will guide your setup and ensure you follow best practices for identity verification.

TIME SAVING API INTEGRATION AND SUPPORT

Our modular and well designed API will simplify your integration efforts and our professional services team will assist you with set-up to assure we tailor our services to your business needs. Once you are up and running, we'll be sure you get the ongoing support you need to optimize your customer onboarding process.

SIMPLIFY YOUR AUDITS AND PRIVACY COMPLIANCE

We make sure you receive a record for every verification without storing your customer's sensitive personal information. So, you can track compliance with shifting regulations, ensure you're covered in the event of an audit, and reduce the risk of fraud and chargebacks. All the while protecting the privacy of your customers.



Start Verifying Your Visitors

Veratad's clients include some of the world's most well-known corporations and they use our solutions to reduce the risk of fraud, comply with financial regulatory requirements, provide a safer online experience and act with a greater sense of social responsibility.

GET IN TOUCH TO LEARN MORE ABOUT VERATAD IDENTITY VERIFICATION SOLUTIONS.

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