Fast, Easy & Accurate
Identity Verification

Easily establish trust, maximize conversion rates & prevent account fraud across channels

Secure account opening and verify identities anywhere there's risk. With a quick and simple user flow, you'll improve customer experiences (CX). AI-driven identity & document verification determine if the individual and their ID are legitimate with a high level of confidence.

Challenge

Account-based identity fraud is out of control

In the digital world, you don't *really* know who's opening and accessing your services. Bad actors pretend to be customers and open accounts to launch attacks downstream. Others initiate account takeovers (ATOs) through account recovery or various weak spots in the identity lifecycle.

Manual identity verification is costly, time-consuming, prone to human error and vulnerable to cultural bias. Besides, it simply can't scale to support your growing customer base.

Meeting compliance standards, like Know Your Customer (KYC) and Anti-Money Laundering (AML), is complex and alway changing.

Identity silos created by disparate customer identity and access management (CIAM) solutions compound these problems. It's vital to assess risk and trust across the full identity lifecycle, well beyond onboarding.

Solution

Transmit Security Identity Verification increases assurance while cutting costs and complexity. Prove the user is who they claim to be with our cloud-native service that rapidly verifies:

1. The user's government-issued ID is real and valid
2. The selfie of the individual is a legitimate, live person
3. The user is the same person associated with the verified ID
4. The individual is not on a global sanctions watch list

Key Benefits

Enroll more customers

An assisted self-service journey makes it easy for customers to establish trust. More people enroll if given only a few simple steps.

Prevent account fraud

Biometric matching, liveness detection, vision AI and other smart tools discern if the individual and their photo ID are legitimate.

Re-verify on demand

Any time someone initiates a high-risk transaction or account recovery, verify their identity again. You'll stop ATO fraud in real time.

Simplify compliance

Rigorous but rapid background checks screen global watch lists, like PEP and AML. Know your customer (KYC) with confidence.
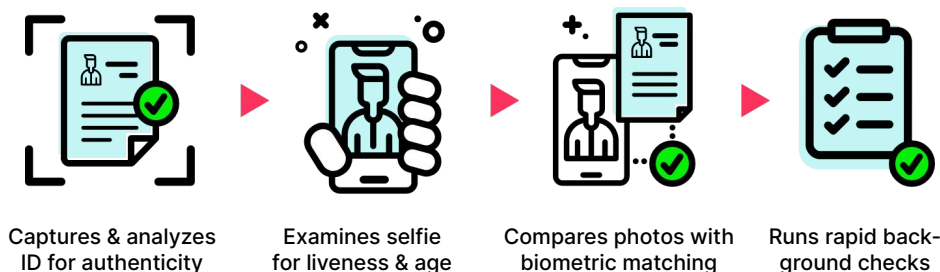
Accelerate time to market

Modular technology services and developer-friendly APIs make it easy to add & optimize verification flows with a few lines of code.

Solidify security

Gain visibility & control with Identity Verification built into the fabric of a complete CIAM platform.

Transmit Security Identity Verification provides powerful yet easy-to-use tools to quickly verify identities with a high level of assurance. Expedite the process while minimizing cost and effort with AI-driven intelligence.

Captures & analyzes ID for authenticity

Examines selfie for liveness & age

Compares photos with biometric matching

Runs rapid back-ground checks

Verify legitimate customers quickly

Deep document inspection examines every detail to discern if the ID is authentic and unaltered. Biometric matching compares the selfie and ID photo to determine if they match. Automated background checks rapidly screen AML & PEP watch lists — so you don't have to.

Using ID proofing to your advantage

- **Onboard customers with high assurance** - Confirm if the customer really is who they say they are — before they open an account and transact with your business.

- **Re-verify users on demand** - Ask for proof of identity again before high-stakes transactions, account recovery or any where you experience ATOs or elevated risk.

- **Establish trust on new devices** - Avoid falling back on easily guessed or stolen passwords and one-time passcodes.

- **Stop ATO fraud in real time** - Strengthen security with our Account Protection Service that runs continuous risk and trust assessments. When device, network or behavior anomalies are detected, Identity Verification step ups can be triggered.

Ensure only legitimate customers open accounts, change account settings, recover their accounts or make high-risk transactions.

Use Cases

Secure customer onboarding
- Prevent fake accounts
- Establish a high level of trust
- Speed & simplify CX
- Maximize conversion rates
- Cut costs & complexity
- Comply with KYC, AML & privacy regulations

Fortify account recovery
- Strengthen your weakest links
- Minimize time & effort
- Reduce operational cost
- Prevent drop offs and churn

Prevent account takeover
- Challenge risk on demand
- Require proof of identity
- Verify before big transactions
- Protect accounts at all times
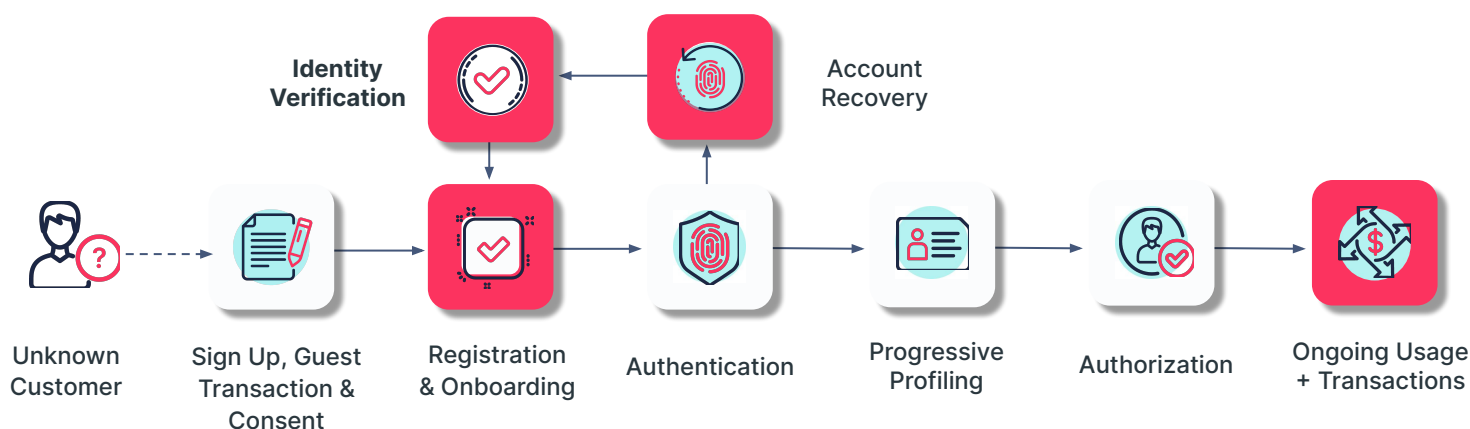- Trigger step-ups any time you see elevated risk

Key Features

- AI-powered automation
- Easy, assisted self-service
- Biometric matching
- Deep document analysis
- Age verification
- Global coverage, 10k+ IDs
- Background checks for KYC, AML & privacy regulations
- Developer-friendly APIs, SDKs
- Standalone or seamlessly integrated with the Transmit Security CIAM Platform
- Real-time response to elevated risk when used with our Account Protection Service

Modular, plug-and-play CIAM services

Fortify security & simplify CX with additional CIAM services. When Identity Verification is implemented with our Account Protection Service, you gain visibility of real-time risk and trust. The instant it detects a mix of risk signals, like bot behavior, a new IP address, new device or changes to account details, you can trigger Identity Verification to challenge the user in real time.

Transmit Security CIAM Platform

Our complete CIAM Platform delivers end-to-end protection and optimized CX — across the full identity lifecycle. Developer-friendly APIs and SDKs make it easy to close security gaps, improve visibility and gain control with a few lines of code.

Identity Verification   **Account Recovery**

Unknown Customer → Sign Up, Guest Transaction & Consent → Registration & Onboarding → Authentication → Progressive Profiling → Authorization → Ongoing Usage + Transactions

Transmit Security is the only vendor offering platform-native identity verification working with Transmit Security's robust and modular CIAM services. Put your customers' secure identity — and their experience — at the center of your strategy.

Move fast, be secure, never compromise.

Explore our full CIAM Platform

- Passwordless & MFA Services
- Authorization & User Management
- Account Protection
- Identity Verification
- Embedded Orchestration Capabilities

About Transmit Security

Transmit Security gives businesses modern tools to deliver secure and trusted end-to-end identity journeys. The Transmit Security CIAM Platform is security-first, developer-friendly and modern to provide customers with smooth experiences and prevent fraud across all channels and devices. Transmit Security serves many of the world's largest banks, insurers, retailers and other leading brands, collectively responsible for more than $2 trillion in annual commerce. For more information, please visit **www.transmitsecurity.com**.