



# Identity Verification

## NETVERIFY®

### Know the True Identity of Your Customers

Digital identity verification has become a necessity for all businesses supporting their customers' digital lifestyles. However, the 'customer-not-present' environment has made user experiences more complex and prone to fraud. Across a wide range of industries, organizations need simpler, safer solutions to let bona fide customers in and keep fraudsters out.

Netverify® Identity Verification uses machine learning, biometric facial recognition, and verification experts to ensure the person behind a transaction is present and who they say are. Identity Verification goes well beyond traditional authentication methods to deliver a significantly higher level of assurance and establish a trusted identity.



#### ID Proofing Check

Is the ID document authentic and valid?



#### Validity Check

Is the person holding the ID the same person shown in the ID photo?



#### Liveness Check

Is the person holding the ID physically present during the transaction?



#### Database Check

Is there a pre-existing track record or reason to suspect the person might be a fraudster?

### Product Highlights

- ✓ Intimidate fraudsters and detect fraudulent transactions before they are processed.
- ✓ Deliver a state-of-the-art user experience highlighted by the use of 'selfies' to prove customer presence.
- ✓ Transform 'customer not present' transactions into 'ID present' transactions.
- ✓ Accurately identify good customers with 4 layers of security.
- ✓ Verify identity in real-time using computer vision, AI, machine learning, and verification experts.

Netverify Identity Verification adoption has grown

# 200%



since August 2017

# The Netverify Difference

## Face Match



## Liveness Check



### Similarity Check

ID photo matches the user's selfie.



### Validity Check

The selfie is real.

- ✓ Not cropped from ID
- ✓ Not a photo of the ID
- ✓ Not taken from a screen, video, or paper copy
- ✓ No filter applied
- ✓ Age difference between photo and selfie within acceptable range
- ✓ Face is present and fully visible



### Eyeball Tracking

Requires user to follow icon on mobile screen with their eyes as it moves in a random pattern.

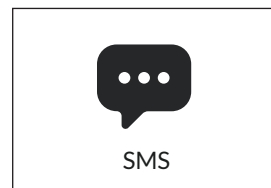
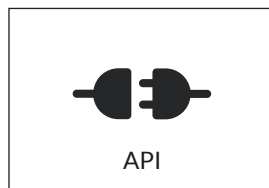
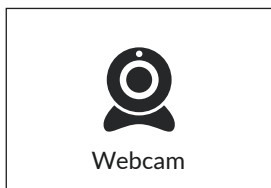
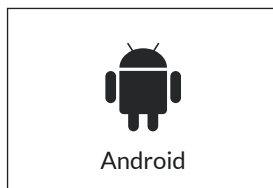
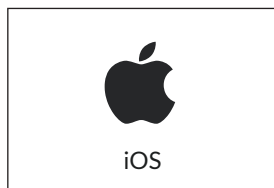
## More to Appreciate

- ✓ Largest worldwide support of government-issued IDs.
- ✓ Channel agnostic (desktop, mobile, API).
- ✓ Includes ID verification.
- ✓ Supports non-Latin character documents.
- ✓ Fast, simplified, more secure user experience.
- ✓ Accelerate customer onboarding.
- ✓ Fully customizable to align with your corporate UI/UX.

## Use Cases

- ✓ Cardholder Not Present
- ✓ KBA replacement
- ✓ Password remediation
- ✓ eIDAS and AMLD5
- ✓ Business process automation
- ✓ Online customer onboarding
- ✓ User authentication
- ✓ Money movement
- ✓ Fraud prevention
- ✓ Age verification
- ✓ Fake/fraudulent ID detection and deterrence
- ✓ Account opening

## Omnichannel Verification



Frost & Sullivan 2017  
Best Practices Award

## Take the Next Steps

Download the Netverify® app to try it free  
Request more information at [jumio.com](http://jumio.com)

