



# DocV: Document Verification

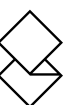
In today's digital world, identity matters. Maximizing your potential revenue relies on being able to provide a positive user experience and increase automated customer acquisition. However, digital fraud is a real and pervasive risk when onboarding users, authenticating existing ones, and processing high-value transactions. Yet, trying to mitigate this risk using complex manual identification methods are costly and time-consuming, leading to human bias and inaccurate results. It's a balancing act to create a process that mitigates your risk, but doesn't create friction and require applicants to complete identity verification steps offline or wait for decisions.

**Socure solves these challenges with an accurate, accelerated, and integrated multi-dimensional approach for your document verification.**

The most scalable and accurate document verification service available, DocV applies multi-dimensional analytics enabling clients to quickly confirm the authenticity of any identity document in circulation, including more than 3,500 global identification types. It authenticates consumers with minimal friction by guiding them through an automated error-proof verification process via app, mobile browser, or web browser. An additional layer of security enables matching a photo of a consumer's identification with a selfie in under 15 seconds—100% software-driven, no manual reviews required.

DocV is available as a standalone product or as part of Socure ID+, a fully integrated identity fraud and compliance platform, providing organizations with a single unified and automated identity fraud and verification solution. DocV delivers an enhanced security layer across user onboarding and as needed throughout the consumer lifecycle with a proven 98% auto-decisioning rate.\*

*\*In broad testing*



## How it Works



Easily scan the front and back of government-issued ID using assistive image capture tools powered by SDKs.



Real-time quality checks and error traps allow users of any skill level to take a proper photo – including lighting and glare detection.



Extract PII from the barcode and front of the document for autofill using OCR.



Optional selfies perform a biometric match against ID as well as a liveness check.



Check document for authenticity, tampering, typeface anomalies, holograms, splicing, color-space analysis, and more.



Combine document verification check with KYC, fraud, AML, Watchlist, and phone/email/address risk for full coverage.

DocV is a powerful step-up tool in the event an application results in a questionable fraud score, fails on a particular PII element where the logic recommends a second step, or to authenticate a customer locked out from their account. It can also be used at the front of the onboarding process to autofill the input form or to satisfy the requirements for a growing number of industries that require document verification.

Independent document verification (IDV) services are disconnected from onboarding and authentication processes. DocV's integrated multi-layer approach complements IDV to serve those edge cases that would otherwise be left out.

## Key Features

### DocV

Accelerated customer engagement that further mitigates the risk of fraud and seamlessly integrates credential verification into holistic user onboarding and authentication processes:

- Supports 3,500 document types
- From 180+ countries
- Decision in ~15 seconds

## Multi-Dimensional Analysis

DocV compares user-provided details with information extracted from the document barcode or MRZ to ensure a match between data, including name, DOB, document number, and other PII. These inputs can also be verified and scored for risk, including device, email, and phone number.

## Facial Recognition

When facial recognition is enabled, users submit a live self-portrait along with their document. DocV thwarts the use of photo substitutes with liveness detection algorithms and compares the selfie to the photo on the ID to assure a true biometric match.

## Authentication Checks

To authenticate a credential, DocV performs dozens of validation checks on the document, including:

- Tests for biometric tampering and digital reproduction
- Screen detection and visual modification assessment
- Issue date, expiration, and DOB checks
- MRZ and barcode data, extracted via OCR



## Omnichannel & Simplified Deployment

An investment in the technical infrastructure is ensuring faster implementations through automated SDK frameworks and API.

### Mobile SDK

- Documents authenticated directly within a mobile app on iOS and Android
- Customer scans document within mobile app experience; option to test liveness via selfie
- PII extracted, facial recognition, and liveness analyzed
- App impact of ~3M for iOS, 4MB for Android
- Simple integration; only 3 minutes to code

### Web SDK

- Documents authenticated through a mobile web browser via desktop handoff
- Customer prompted to capture document via a mobile device in a secure environment
- PII extracted, facial recognition with selfie liveness test option
- Automated risk decisioning and results: accept, reject, or resubmit
- Simple integration; only 3 minutes to code

The Web SDK provides over 60 options to customize features, such as logo and colors, to align with the customer's brand look and feel.

## Risk Thresholds

DocV features two off-the-shelf risk-based strategy models, lenient and strict, with unique thresholds and optimized for varying levels of risk tolerance.

- Counterfeit detection

## Key Models

### Know Your Customer (KYC) and Customer Identification Program (CIP) Compliance

Document verification provides an automated solution for scenarios when the information required for CIP and

KYC transactions cannot be validated. Applying our data correlation engine and Socure's own databases and sources, the user-provided information is thoroughly analyzed and compared against multiple sources, providing additional security when verifying identities online.

## Step Up Risk Mitigation for Fraud and KYC

When a customer's fraud risk score is in an indeterminate range or doesn't have a match that is required before processing a financial transaction, DocV provides the additional identity validation necessary to safely mitigate the risk of fraud and accurately recommend if the identity should be accepted or rejected.

## Mobile Verification

DocV makes it easy for your organization to send an SMS on mobile devices to your onboarding customer. From there, the customer scans their documents and the details are automatically sent back along with the verification results: accept, reject, review, or resubmit.

## Web Verification

DocV allows your users to manage consumer requests for access to certain services that require identity verification, such as an account password reset or money transfers. Your user can send an authentication request to the customer's mobile number, and, in turn, the customer can submit their ID information and a self-portrait. While the customer is processing the request, the solution's web verification makes it easy for your customer service agents to track the verification progress in real-time.

## Experience the Advantages

DocV provides a high-quality experience for both your users and your consumers. It's lightweight and simple for your customers to navigate from a device of their choice— browser or mobile device. Plus, the solution can readily incorporate your visual presence, so your branding is maintained throughout your consumers' document verification process. DocV is part of Socure ID+, our fully integrated Fraud and compliance platform providing organizations with a single unified and automated identity fraud and verification solution.

Contact [salesinfo@socure.com](mailto:salesinfo@socure.com) to learn more about how Socure can transform your business.