



ID+: Socure Document Verification

Digital account opening is a market mandate. Companies that require applicants to complete identity verification steps offline, wait hours or days for decisions, or submit paper document copies simply cannot be competitive in the market today.

Socure provides clients a digital account opening process, which results in high completion rates, regulatory compliance, and customer satisfaction.

Document Verification provides an optional additional layer of security. Consumers scan or upload a Drivers License, Passport, or other form of government-issued ID along with the PII normally collected during the identity verification process. ID+ analyzes the submitted images and the PII, and returns a recommendation in about ten seconds. In addition, Document Verification integrates seamlessly with other modules in ID+, returning all the requested information in a single JSON response.

Document Verification provides high levels of assuredness while dramatically reducing customer friction compared to other verification approaches, such as knowledge-based authentication (KBA) or two-factor authentication methods. The ubiquity of mobile device cameras and home digital scanning enables businesses to offer an attractive, modern alternative to these legacy verification methods.

The Document Verification service:

- Increases identity verification accuracy and customer satisfaction.
- Automates step-up authentication and speeds up the on-boarding process.
- Reduces manual review cases, freeing-up valuable back-office resources.
- Replaces ineffective and costly authentication methods, such as KBA.

Verticals We Serve



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Banking



E-commerce & Payments

Product Overview

Document Verification accepts passports, licenses, identity cards and more. The service supports 3,500 different documents from more than 180 countries. Users are prompted to select their ID document type and are guided through the image capture process, with optional integrated tutorials.

Once the image is captured, the service performs dozens of tests to detect if the image has been tampered with, such as:

- Comparing barcodes and MRZ information to submitted data.
- Analyzing layouts, fonts, structures, color patterns, and security features.
- Screening photographs for attempted forgeries and photo-manipulation.
- Validating and correlating text data for integrity and authenticity.

Facial Recognition

Document Verification supports a self-portrait feature. With this option, users submit a self-portrait alongside their IDs. This image is analyzed, checked for liveliness, and compared to the documents submitted.

Information Correlation for KYC/CIP Compliance

Document Verification offers an automated solution for scenarios when the information required for CIP/KYC transactions cannot be validated.

Socure's Correlation module, available through the ID+ API, matches information submitted by the user with information extracted from the ID, such as name, address, and date of birth. This information is also matched to the information contained in the MRZ and barcodes, and compared to identity information from Socure's own databases and sources, providing additional security when verifying identities online.

SDK

Socure offers a Mobile SDK to assist with image capture, which can be deployed for both Android and iOS devices, and integrated with your existing mobile platform. The Mobile SDK adds multiple liveliness tests, an optional self-portrait security check, and guides to ensure that captured images have correct lighting and focus.



Contact sales@socure.com to learn more about how Socure can transform your business.

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