



## Document Verification from Incode

### Generate Growth with Enhanced Digital Onboarding

#### The False Trade-Off: Security vs. Conversion

In today's digital economy, businesses are often forced to choose between rigorous security and a smooth user experience. Treating identity verification as a back-end security hurdle instead of a front-end growth driver can create a vulnerability that is harder to manage now that generative AI allows fraudsters to easily create deepfakes and synthetic identities (IDs) that bypass legacy document checks. Unfortunately, outdated authentication methods let fraudsters slip through while creating friction for legitimate customers that hinder conversion rates.

#### Uncompromising Security. Minimal User Friction.

Equifax has partnered with Incode, a global leader in biometric security, to integrate Document Verification onto our proprietary global fraud platform. Unlike legacy systems from other providers, Document Verification delivers a gesture-free verification process in seconds. Pairing automated ID authentication with next-generation facial recognition allows the technology to instantly confirm that a government-issued ID is genuine and matches the live user holding it.

For the consumer, passive liveness technology lets legitimate users verify their identity with a simple glance. Simultaneously, more than 35 machine learning models run behind the scenes to instantly identify physical tampering, digital alterations, and deepfakes. Ultimately, by removing onboarding bottlenecks to deliver an industry-leading 95% conversion rate<sup>1</sup>, Document Verification helps safeguard your business while directly boosting potential revenue growth.

#### Benefits

**Streamline Onboarding:**  
Conducts automated document checks to process identities in seconds

**Reduce Funnel Drop-off:**  
Helps legitimate users to successfully complete the check with minimal retry attempts

**Block Sophisticated Fraud:**  
Helps deflect deepfakes, altered documents and synthetic IDs



#### Technology Built to Scale

35+

proprietary machine learning models

4,900

document types

200+

countries covered

**incode**

**Document Verification eliminates traditional onboarding friction to keep legitimate customers moving forward seamlessly:**



#### Facial Recognition

Performs a 1:1 match between a live selfie and the ID photo using NIST #1-ranked accuracy that accounts for facial hair, aging, and accessories.



#### Facial Liveness

Uses passive liveness technology to verify a real person is present while blocking deepfakes, screen images, and paper copies with a simple glance.



#### ID Validation

Employs 35+ machine learning models to instantly verify 4,900 document types across 200+ countries for tamper, barcode, and expiration checks.



#### Automated OCR

Extracts ID data in real-time to pre-fill forms and reduce errors.

### Need deeper layers of protection?

Easily scale your security with additional features:

**DeepSight:** Advanced multi-layered AI defense to stop documents created by Generative AI.

**Trust Graph:** Shared fraud intelligence that blocks repeat offenders across a global network.

**Government Face Match:** Validates U.S. driver's licenses and state IDs directly against official DMV databases.

**To learn more about our full suite of Identity & Fraud services contact your Equifax account representative today.**

<sup>1</sup>Incode Global Production Environment Aggregated Client Data.

<sup>2</sup>Incode Internal Benchmarks and Comparative Performance Studies against standard open-source engines.

<sup>3</sup>Third-party competitor analyses, client performance data, and Incode proof-of-concept testing.

<sup>4</sup>NIST Face Recognition Vendor Test, Independent Performance Evaluation.

<sup>5</sup>iBeta Quality Assurance Presentation Attack Detection (PAD) Level 1 and Level 2 Testing Conformance.

<sup>6</sup>Kantara Initiative Identity Assurance Level 2 (IAL2) Trust Mark Certification & U.S. Department of Homeland Security (DHS) Remote Identity Validation Standards.

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### Proven Results

**95% Conversion Rate:** Industry-leading funnel completion.<sup>1</sup>

**26% Better Extraction:** Higher data accuracy through proprietary OCR and barcode reading.<sup>2</sup>

**3x Better Conversion:** Enhanced genuine user conversion compared to alternative software solutions.<sup>3</sup>

**4x Better Fraud Detection:** Superior identification of sophisticated fraud compared to industry standards.<sup>3</sup>

### Certifications

**NIST Ranked #1:** Ranked first for facial recognition accuracy by the National Institute of Standards and Technology.<sup>4</sup>

**iBeta Certified:** The first platform to pass rigorous Level 1 and Level 2 passive liveness certifications.<sup>5</sup>

**Government-Grade Security:** Kantara IAL2 certified and meets U.S. Department of Homeland Security standards for remote identity validation.<sup>6</sup>

