



Document Verification for authenticating identities

Mobile capture and facial recognition match

Digital channels have a significant stake in today's economy, increasing the need for improved identity verification. With growing digital emphasis, companies face the challenge of building and maintaining a seamless identity verification experience for these online transactions.

Document Verification is a multi-level approach to starting consumer relationships off right by verifying your customers have known identities and are more likely who they say they are, helping you to incrementally **increase confidence** in identity validity.

Why Document Verification?

Document Verification when used for account origination, either in-store or for digital transactions, helps customers to:

- Quickly **identify identity documents** that are not consistent with issuer formats
- **Automate and streamline workflows** to increase operational efficiency
- **Reduce** manual identity verification processes
- Help minimize the inherent risk of conducting personal and sensitive transactions in **digital environments**

Key benefits

Multi-level validation

- Incrementally **increases confidence** in identity validity
- Built to conform to all geographies* and channels including **online, call center, and in-person**
- Initiates identity validation with as little as a **mobile phone number** — no PII is required

One global API

- Makes connecting to back-end **easy** for all organizations
- **No change** is required to current processes

Sources/technology

- Incorporates **leading AI, machine-learning, and biometric** technologies
- Requires **no investment in hardware**

Increase integrity, decrease doubt in digital identities

Features

Verifies the information on the front and back of a government-issued identity document and authenticates a consumer by matching the consumer's face (via selfie photo) with the photo on front of the document

Answers: Is this a known identity — is this person more likely to be the person they say they are?

Consumers don't have to physically show proof of identity as all interaction is via their mobile phone

Verifies identity through mobile capture and facial recognition

Features include:

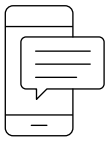
- Document scan/validation (driver's licenses, state-issued ID cards, temporary IDs — 49 states [*not approved for use with Illinois residents], and five US territories); additional document support is seamless (future releases)
- Face scan/match
- Liveness detection

Verification results are returned real-time

How does it work?

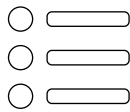
Three easy steps

1



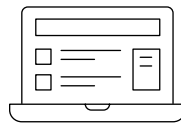
Customer makes simple API call with consumer phone number, which initiates an SMS to consumer's mobile device

2



Consumer walks through a two/three-step capture flow (for document validation and/or facial match with liveness detection)

3



Customer makes API call to determine consumer's results, including:

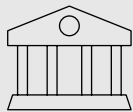
- Score: Yes or No +
 - Reason codes +
 - Details
- Document Verification

Consumer experience for Document Verification is **customizable** with customer logos, colors, fonts and button language.

Who should use Document Verification?

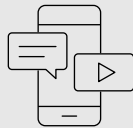
Equifax has extensive experience working across multiple industries to help customers optimize their consumer verification and fraud prevention approaches.

Document Verification enables customers to instill security controls and more robust identity proofing routines for outcomes for consumers, businesses, and government agencies, including:



Financial Services

Helps businesses mitigate risk for consumers applying for bank accounts/loans



Telecommunication and Digital Media

Assesses risk associated with verifying consumers' identities when opening online payment accounts



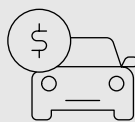
Mortgage

Helps businesses mitigate risk associated with verifying consumers' identities and identifications applying for a mortgage



Rental/Property Management

Verifies consumers prior to showing them a rental property



Auto Dealers and Lenders

Validates consumers' identities when applying for auto lease/loans/car rentals



Government

Verifies and assists with identity proofing of consumers seeking benefits and services

For more information about Document Verification from Equifax, contact your sales representative.

equifax.com/business