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USE CASES
ID-CHECK

Id-Check is an identity biometric verification system of credit institutions and insurance companies' clients

Id-Check has been developed to automate verification of a credit institution/insurance companyclients identity based on a facial image, as well as the ability to obtain information about a potential borrower/policyholder membership to a list specified in the system, in order to improve the security of transactions and reduce the level of fraud.

ID-CHECK FOR CREDIT INSTITUTIONS AND INSURANCE COMPANIES

- Our solution provides automation of the client's identity and documents verification in a credit institution/insurance company to reduce the number of fraudulent actions and speed up the work of underwriters
- Id-Check allows informing about whether the recognized person belongs to the lists defined in the system (for example, to the stop list)
- The mobile app confirms the client's identity when providing remote banking service
- Id-Check controls the registration of a credit/insurance product by an employee of the bank/insurance company in the client's absence
- It also assists in controlling the usage of fake client documents by changing the document's photo
- It effectively controls all attempts to compromise the solution, using a photo or video materials
- Id-Check analyzes the similarity between the client's photo and the photo on his/her documents
- Fast clients' biometric data registration automates identity verification and improves the credibility of the transaction

IN JUST 20 MINUTES YOU GET
READY-TO-USE PRODUCT WITH A SET
OF USEFUL AND CONVENIENT FEATURES

1=5

1 SET OF CHECKS
= 5 MINUTES
OF OPERATOR'S WORK

Id-Check is installed on the server of the credit institution, and the workstations are equipped with web cameras for the initial registration of a potential borrower image and verification of the client's identity when performing operations. The solution allows you to import clients' photos and document images from external information systems of the institution, and assign attributes to the list type (for example, stop list). The solution has a separate and modern interface with a wide range of predefined functions and features. The open API allows you to integrate the solution with the currently installed information systems and provide the required level of information exchange.

Example of using the solution

Consumer loans tend to be one of the main sources of income for many banks. The retail banking business is growing and is aiming to maximize the automation of processing and making decisions on issuing loans to potential borrowers. The credit conveyer provides the bank with an important advantage: it excludes the human factor affecting the decision-making process regarding loans. All retail banks faced various fraud schemes, as well as staff fraud. These risks can be significantly reduced by using biometric verification of the borrower's identity.

Automated identity verification

Most credit institutions have adopted the practice of photographing potential borrowers as part of the lending process, as well as mandatory scanning of documents. Over the years of providing services, a significant amount of data has been accumulated about both clients and individuals who committed illegal actions. This data can be imported into Id-Check to automate identity verification. When a potential borrower or client requests a service, a set of automatic checks is performed after taking a photo and scanning the document:

- Biometric verification of the client's photo with previously registered data.
- Biometric verification of the client's facial image on a document with previously registered data.
- Biometric verification of a potential borrower's photo image with a document photo.
- Photo search of a potential borrower's face in specialized lists (for example, a stop list) to identify individuals who have committed illegal actions.
- Search by the image of a potential borrower's face on a document in specialized lists (for example, stop list) to identify persons who committed illegal actions.

Thus, Id-Check provides fast automatic verification of the client's identity, thereby preventing fraudulent actions in real-time.

Minimizing the influence of bank employees

Sometimes unscrupulous employees of a credit organization allow violations of laws and registration of credit products using forged documents or without the borrower participation. Losing a passport is the first reason to become a fraudvictim. Soon after the incident, a person may find out that a consumer loan has been issued to him/her. Even those who have never lost documents are at risk. One only needs to know confidential information to get a loan for a person. Built-in Id-Check control mechanisms can easily track all fraud attempts and allow avoiding situations when an employee of a credit institution can take a loan without the borrower's participation.

Identity verification for remote services

Financial institutions deliver serviceshave become extremely popular nowadays. Even though it is convenient for clients but it also entails increased risks of fraud for the lending institutions. Using the features of Id-Check allows you to quickly get information about an attempt to commit fraud. When registering an application on the bank's website or using the bank's mobile app, the potential borrower takes a photo and attaches a document's photo. In this case, in addition to the traditional Id-Guard checks, when delivering the card and credit agreement, the delivery man takes additional photos of the client and his/her document, which are automatically compared to those submitted when applying for a loan.

Client's biometric profile

The solution allows you to supplement the bank client biometric profile with additional photos over time to keep it up to date.

Audit of the operator's actions

Id-Check provides a mechanism for registering actions to create new biometric profiles, as well as adding data to existing ones. All biometric checks are performed, and their results are stored in the system, allowing you to investigate incidents if necessary.

Notification system

Id-Check allows you to automatically send notifications for the required set of rules via various information delivery channels. This function allows you to notify employees about detecting signs of fraud in order to take prompt measures to ensure the financial security of a credit institution or insurance company. Notifications can be easily shown in the interface and can also be sent via e-mail mailing lists, SMS, web, push, as well as to related information systems via HTTP and the API.

Centralized processing of biometric data

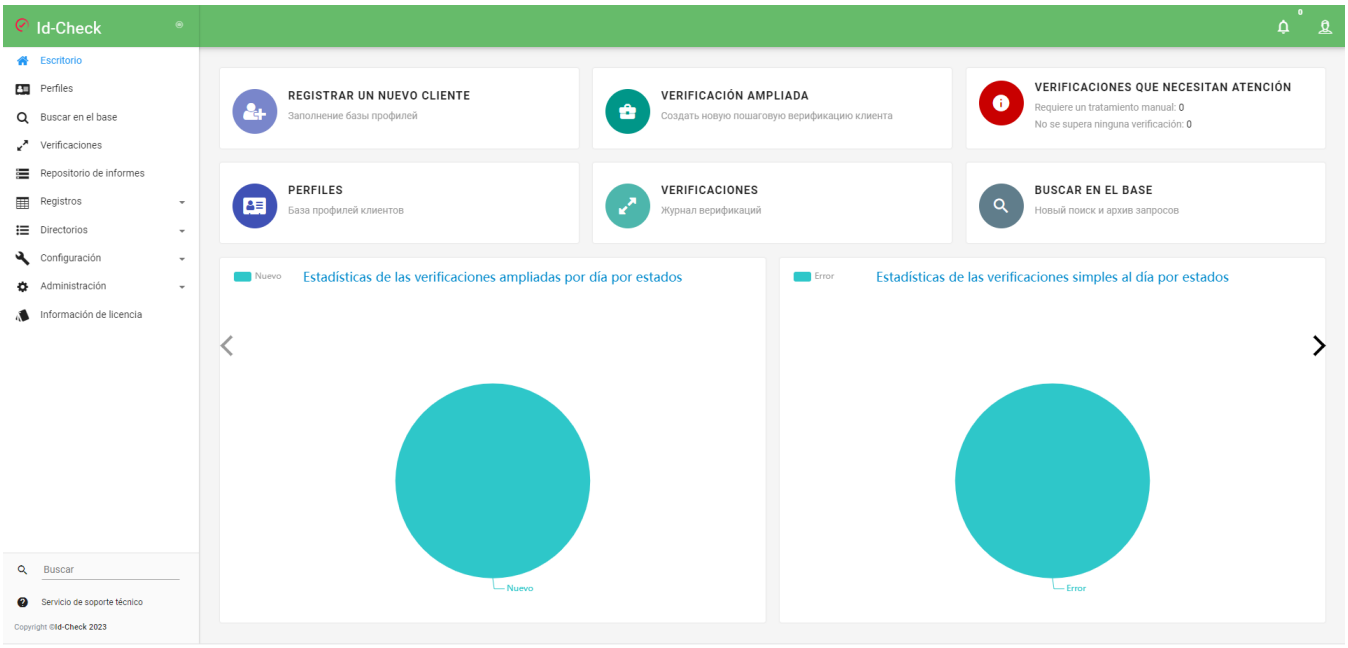
Biometric profiles can be stored and processed in Id-Check on remote servers of the bank/insurance company. At the same time, the operator's workstations are the data source for performing checks, and they also control the photo or video materials use. Centralized storage of biometric data and verification allows you to ensure a high level of information security and easy administration of the system.

Open API

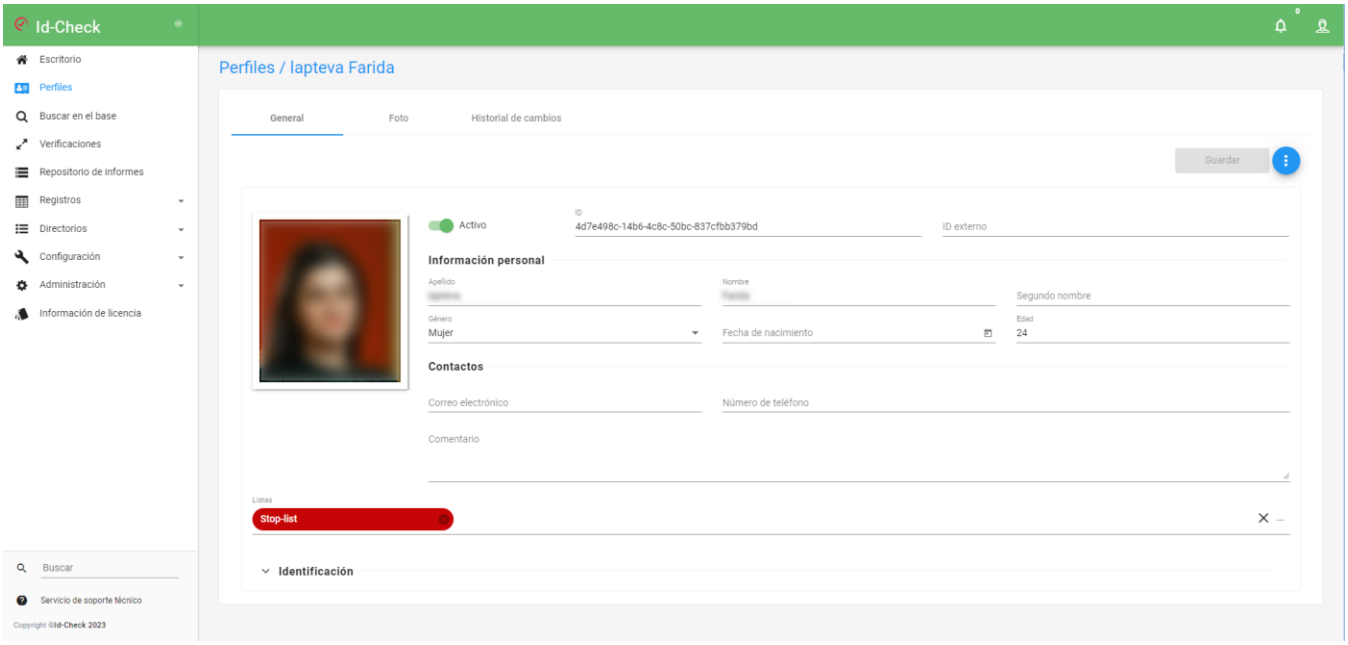
Thanks to the open API, you can easily and fully integrate Id-Check with external systems of credit institutions and insurance companies.

EXAMPLE OF THE ID-CHECK INTERFACE

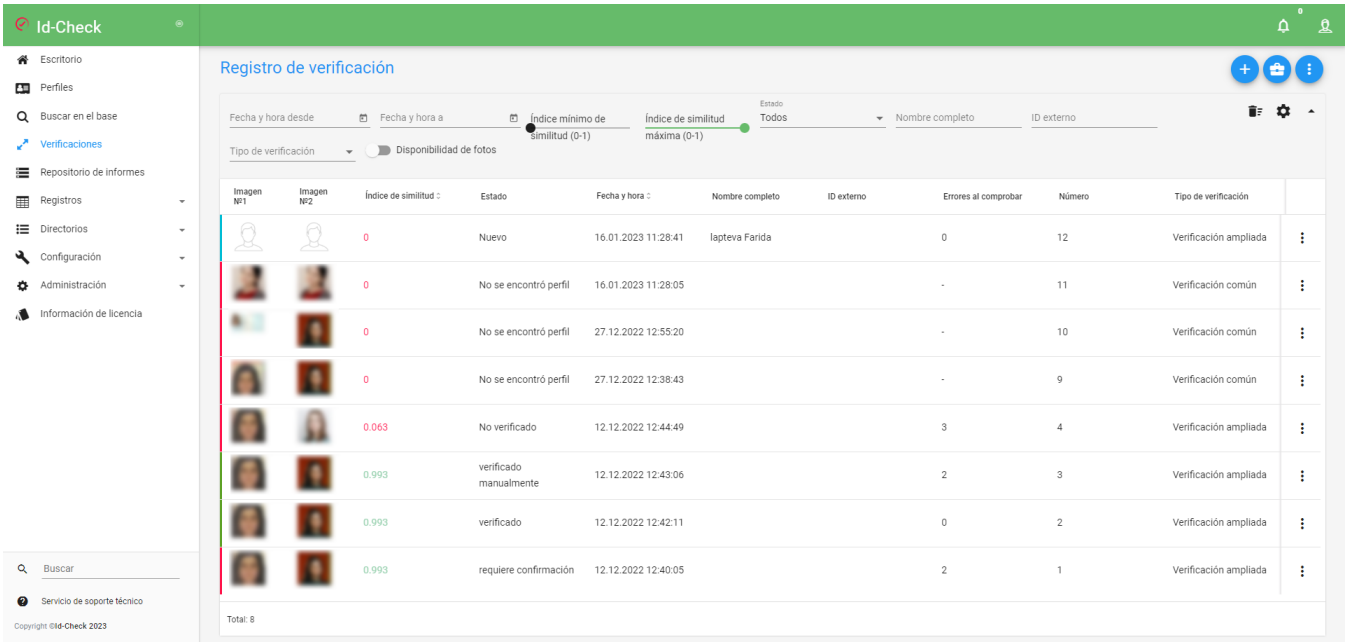
Desktop



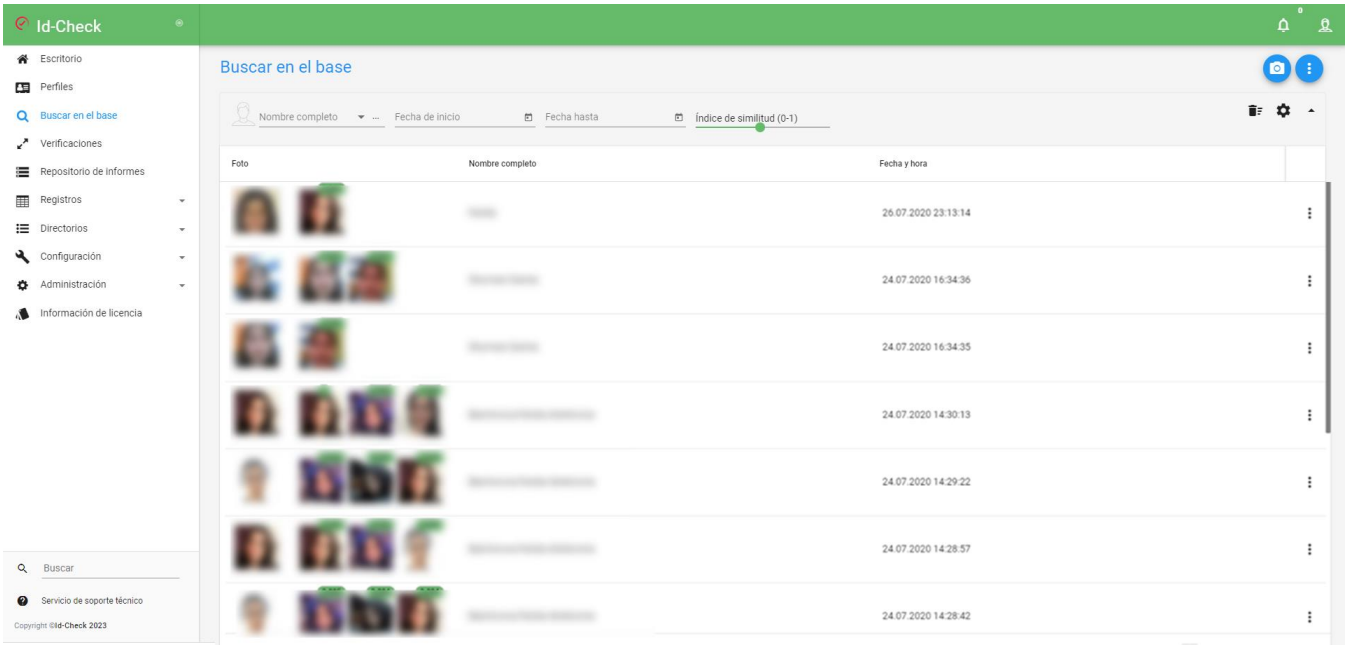
Profile in the system



Verifications' journal



Search in database



LICENSING SCHEME

Id-Check is a complete software product and is distributed by transferring electronic license keys for the Id-Check core.

Profile database

License for the Id-Check system Core with the biometric database

Technical support

1. Analysis of incidents during the Id-Check system operation
2. Providing Id-Check updates and documentation
3. Consulting on configuring and changing the configuration