



## Uniken REL-ID Identity Verification (IDV)

The REL-ID IDV feature allows your organization to verify every client's identity from the outset of the relationship through the entire customer journey.

In today's digital world, the formula for your organization's success in client interactions is increasingly complex. Onboarding clients in today's environment requires rapid, secure, and certain identity verification. It's central to all you do to achieve seamless security for your organization and its clients, starting from the moment the client relationship begins.

#### The Value of Certainty in Identity Verification

The Uniken REL-ID platform securely collects and verifies government identification documents as part of a holistic identity and security solution. REL-ID also provides the tools to perform the highest level of liveness detection, antimoney laundering (AML), sanctions, politically exposed person (PEP), and adverse media checks. Our IDV feature also creates a secure facial template of the client for future authentication needs.

The result is reliable and secure verification at the speed required to meet the demands of digital business and an amazing experience for your clients.

REL-ID identity verification allows:



Initial onboarding of new clients directly into your digital channels.



First-time digital channel activation of existing clients.



Easy re-installation of your mobile app on an existing or new mobile device.



Advanced, facial-based step-up authentication for any high-risk transaction or service request.



Account recovery in the most secure and compliant way, requiring no human intervention.

Our technology accelerates possibilities for both the client and your organization, opening the door to amazing experiences.

#### A Fast and Thorough Process

With Uniken's REL-ID platform, the fast and frictionless three-step IDV process makes it simple for you to achieve verification certainty while remaining transparent to clients:

- The client scans an official government ID using normal white light from built-in cameras (available on nearly all mobile devices) and forwards that for verification along with a short video for liveness verification.
- Uniken's IDV technology cross-checks all data on these documents, from photos to bar codes. A multi-step process can verify that the scanned ID is tamper-free.

**NOTE:** If required, our IDV feature has the capability to check against available government databases to verify the data captured from the identity document. It can also run AML, sanctions, PEP, and adverse media checks or it can simply feed your existing electronic know-your-customer (eKYC) solution.

• The result is certainty that the person performing the registration (using liveness verification) matches the image on the government ID.

All information-gathering occurs on premises or in your private cloud with the available SaaS option, and under your organization's complete control. This allows you to continue the onboarding process with the peace-of-mind that your systems are secure on all fronts. It also provides full assurance to your regulators that you're in compliance with local requirements regarding data transit and jurisdiction.

#### **Incredibly Accurate Liveness Detection**

Today, nearly all individuals have a mobile device that includes a camera with live video capabilities. Our sophisticated, machine-learning-based algorithms identify and assess the authenticity of the person on camera, requiring minimal interaction at iBeta Level 2 assurance. Our advanced technology can ferret out fraud and determine the authenticity of images, clearly differentiating:

Digital photos and videos	
Paper photos and masks	
High-quality 3-D masks	
Partial obstructions	
Low-light or bright-light distortions	

Our liveness detection system is 99.7% accurate across the globe and among all ethnicities.

# Reliable, Built-In Data Protection

To assure each client's personal and private data is protected, our IDV system is deployed entirely on your premises or in your cloud. The system can be installed and running in a matter of days. You retain total control of client information.

### A Seamless, Integrated Solution

REL-ID unifies endpoint, identity, and channel security solutions into one, tightly integrated platform.

With a platform that allows your organization to secure, verify, authenticate, and transact with certainty, anything is possible.

Contact Uniken for More Information