



# Identity verification: Face scan

To register endpoints and perform high-risk authentication - a solution to scan and validate customers' faces.

**42%** of US consumers have given up on an online or mobile account opening process because of problems completing the application <sup>1</sup>

**72%** of consumers are willing to share info if it delivers easier future access to the account or service <sup>2</sup>

## How Identity Verification can help:

Entersekt's new authentication addition offers further protection by utilizing robust AI liveness and verification technologies when adding new endpoints or conducting sensitive transactions. Real-time digital customer identification eliminates the need for physical presence and reduces human error complications resulting in saved cost and time while mitigating ever evolving risks.

## Use cases: Identity verification, with face:

### Adding a trusted device:

Securely validate the identity of known-to-bank customers when they add a new trusted device.

### Account recovery:

Validate account ownership when a customer loses their device, or forgets their password, and needs to regain access to their account.

### High-risk interaction:

Step-up your authentication when a customer performs a high-risk or sensitive transaction by also verifying their identity.

## What the experts say:

The benefit of machine learning and artificial intelligence-powered identity verification and biometric technology is that it is trained continuously to become more accurate and spoof-resistant to keep pace with fraudsters' sophisticated tactics

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Making identity proofing, fraud detection and user authentication capabilities work together across the user journey can improve risk mitigation, reduce costs and boost innovation in product or service offerings

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## Outcomes for your business:

### Fraud prevention:

- Authenticate under any situation dependent on risk.
- Provide additional layers of security, much safer than passwords.
- Liveness detection as an additional layer of defence against stolen IDs.
- When used in conjunction with Entersekt's authentication suite, it creates a highly secure alternative for customers.

### Reduce operational costs:

- Recover customer account without customer visiting branch.
- Single vendor and single integration for all identity and authentication needs.
- Machine learning enables scale.

### Improve user experience:

- Ease of adding additional devices for banking purposes (no need to consult the bank, nor visit the branch).
- Great user guidance to streamline the face scan process.
- Touchless guided capture experience for selfies on all capable devices.
- <1% false positives /negatives under test conditions.