

Next-Gen, AI-Powered Identity Verification

Verify identities with the highest degree of reliability and ensure trust in every transaction by combining biometric verification, document authentication and fraud detection

Challenge

As digital interactions grow, ensuring identity authenticity has become more complex than ever. Organizations face challenges with:

Evolving fraud tactics

Fraud tactics are constantly changing, demanding verification systems that can quickly adapt to new fraud techniques.

Integration to existing systems

Incorporating identity verification into existing infrastructure can be technically challenging.

User experience vs. security

Overly strict verification can lead to user frustration and drop-off.

Data breaches and fraudulent technologies

Rising data breaches expose personal information, while advanced fraud technologies, like deepfakes, complicate the verification process.

Solution

Mosaic by Transmit Security is the only identity security platform with native identity verification that ingests realtime fraud prevention data to analyze selfies & IDs within the context of a user's identity, behavior and devices, establishing trust in every interaction.

- **Multi-mode, seamless integration** – Deploy via API, SDK or in our own platform.
- **Risk assessment at every step** – Mosaic evaluates risk at every step, streamlining legitimate verifications while challenging suspicious users.
- **Multi-session detection** – Detect reused selfies, document inconsistencies and synthetic identities.
- **Real-time decisioning** – Adaptive scoring, fraud ring detection and step-up authentication for suspicious transactions.

Use Cases

Customer onboarding:

- Verify new users before account creation to prevent synthetic identity fraud.
- Establish trust and ensure compliance with global KYC/AML regulations.

Account recovery:

- Use biometric step-ups instead of passwords or OTPs to prevent ATO fraud.
- Securely restore access for legitimate users with minimal friction.

High-risk transactions:

- Add multi-factor verification to financial transactions, crypto trades and large purchases.
- Instantly flag anomalies and trigger step-up authentication as needed.

On-site identity verification:

- Enable secure, face-to-face identity verification for banks, events and airports.
- Leverage AI-driven document and biometric verification to reduce fraud risks.

Workforce management:

- Ensure secure employee onboarding and identity re-verification for remote access.
- Enforce just-in-time (JIT) access control based on real-time identity validation.

Transmit Security Identity Verification

Only Transmit Security provides risk-aware identity verification that examines photo IDs, selfie liveness and facial biometrics in a singular session and across historical sessions, utilizing multi-session detection to identify suspicious patterns (such as repeated faces, conflicting PII and other anomalies).

Contextual intelligence includes risk/trust ratings based on the analysis of devices, behavioral biometrics, network reputation, impossible travel, repeated faces, repeated identity data and other details, as shown below.



ID Verification

- Validates ID authenticity
- Verifies photo liveness
- Cross-references data
- Inspects NFC, MRZ, dates, templates, fonts, etc.
- Enables manual review or full automation



Biometric Identification

- Verifies selfie liveness
- Matches facial biometrics
- Performs biometric MFA
- Blocks fraud rings & faces
- Flags age, gender mismatch
- Detects deepfakes



Contextual Intelligence

- Device binding & telemetry
- Behavioral biometrics
- Malicious networks
- Known fraud networks
- ID & face travel velocity
- 3D+ face data validation as part of the Mosaic platform

Easy-to-use IDV minimizes cost & effort

A simple, guided UX walks customers through each step of IDV on their mobile device. They simply take a selfie and photograph their ID.



Captures & analyzes ID for authenticity



Examines selfie for liveness & age



Compares photos for biometric matching



Applies context-aware intelligence

The journey-building module allows personalized adjustments, ensuring a seamless process with decision points based on the results of previous steps. Results appear in a few seconds, and most customers pass on their first try. If there are any issues, our systems provide real-time feedback with tips on how to fix image quality, lighting or alignment. Automatic error handling improves completion rates and reduces support costs.

Transmit Security named a Leader in The Forrester Wave™ : Customer Identity & Access Management Solutions, Q4 2024

Key Benefits

- **AI & ML inspect 150+ details** such as face biometrics, age, format, colors, etc.
- **Frictionless user experience**
- **Advanced fraud detection**
- **Seamless integration**
- **Operational efficiency**
- **Scalability & compliance**

Key Features & Technologies

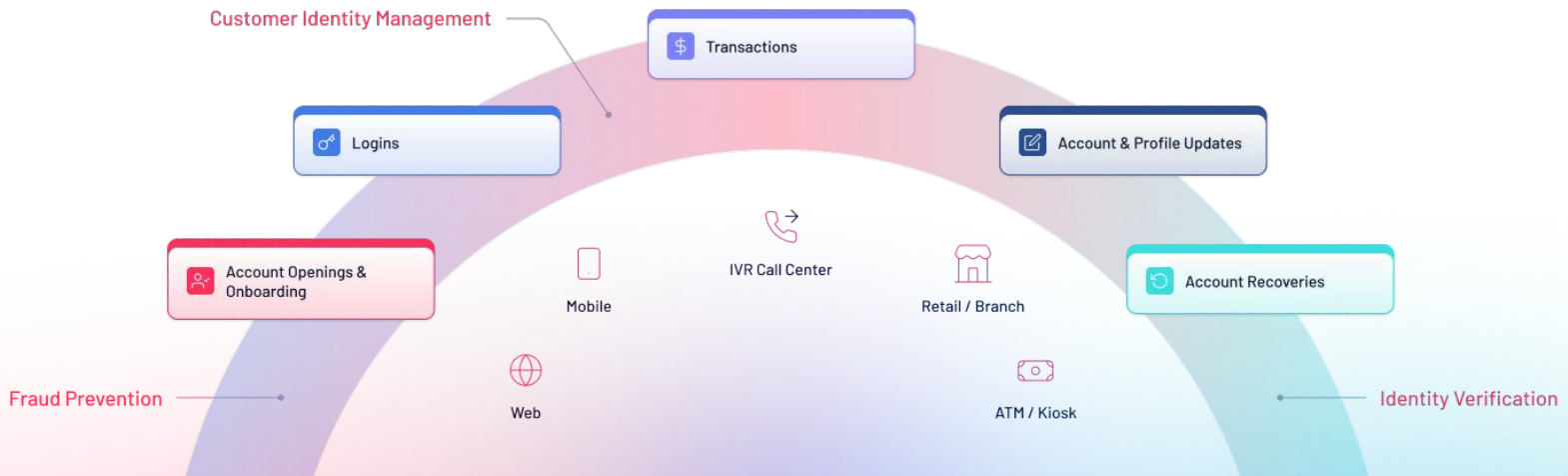
- **Fraud detection:** NFC validation, deepfake detection, fraud ring and link analysis and post-detection AI insights.
- **Developer experience & customization:** Customizable UI, branding, mobile-native UI kit, complete hosted mobile solution and low-code integration.
- **Operations & security:** Face blocklist, manual review tools, ML fraud labels and configurable scoring sensitivity.
- **End-user experience:** Auto-capture, real-time feedback (blurred image detection, closed eyes, multiple faces alerts).

Modular, plug-and-play identity services

Fortify security & simplify CX with additional identity services. When Authentication Services are implemented with our Detection & Response Service, you gain real-time threat detection. The instant it sees a mix of risk signals, like bot behavior, a new IP or changes to account details, you can re-authenticate the user in real time.

Mosaic Platform

Our complete platform delivers end-to-end protection and optimized CX — across the full identity lifecycle. Developer-friendly APIs and SDKs make it easy to close security gaps and improve visibility with a few lines of code.



About Transmit Security

Transmit Security gives businesses modern tools to deliver secure and trusted end-to-end identity journeys.

The Transmit Security CIAM Platform is security-first, developer-friendly and modern to provide customers with smooth experiences and prevent fraud across all channels and devices. Transmit Security serves many of the world's largest banks, insurers, retailers and other leading brands, collectively responsible for more than \$2 trillion in annual commerce.

For more information, please visit www.transmitsecurity.com.

Explore our full Platform

- B2C Identity** >
- Fraud Prevention** >
- Identity Verification** >
- B2B Identity** >