

# Reliable, Fast & Easy-to-Use Identity Verification

Verify identities with the highest degree of accuracy while optimizing the user experience & streamlining management

AI-driven ID and selfie analysis verify identities with laser accuracy, minimizing the effort and cost to secure account opening, high-risk transactions and other risky activities.

## Challenge

### Anyone can customize & purchase fake IDs online

Fraudsters use high-quality fake IDs and deepfakes in an attempt to open new accounts or take over existing ones.

### Identity verification alone is not enough

Today's sophisticated fraud tactics require identity verification and robust fraud detection running in the background to spot device, network and behavioral anomalies or attack patterns.

### Compliance mandates & fraud tactics change rapidly

Most vendors lack the cyber expertise needed to keep up with evolving threats as well as ever-changing regulations, ID templates and cultural nuance around the globe.

## Solution

**Mosaic by Transmit Security** is the only identity security platform with native identity verification (IDV) that ingests real-time fraud prevention data to analyze selfies & IDs within the context of a user's identity, behavior and devices.

### With risk-aware intelligence and AI analysis, IDV verifies:

1. The government-issued photo ID is valid & unaltered
2. The user's selfie is that of a live person
3. The selfie is a biometric match to the photo on the ID
4. Device, network and behavioral data is known & trusted

It delivers results in 3.6 seconds — with **99.5%** accuracy.

## Key Benefits

### Supreme accuracy

AI & ML inspect 150+ details: face biometrics, age, format, colors, fonts, NFC, MRZ, barcode, etc.

### Simple customer experience

Users snap a selfie and 2 photos of their ID, front & back. 90% of customers pass on their 1st try.

### Privacy protection

A security-first, enterprise-grade service keeps user data secure.

### No point solutions, no silos

Platform-native IDV removes cost, complexity & security gaps.

### Compliance made easy

Automated & accurate verification simplifies compliance with KYC & other rigorous standards.

### Superior visibility & analytics

GenAI data analytics and a customizable dashboard display stats & graphs, making it easier to track, fine-tune & test results.

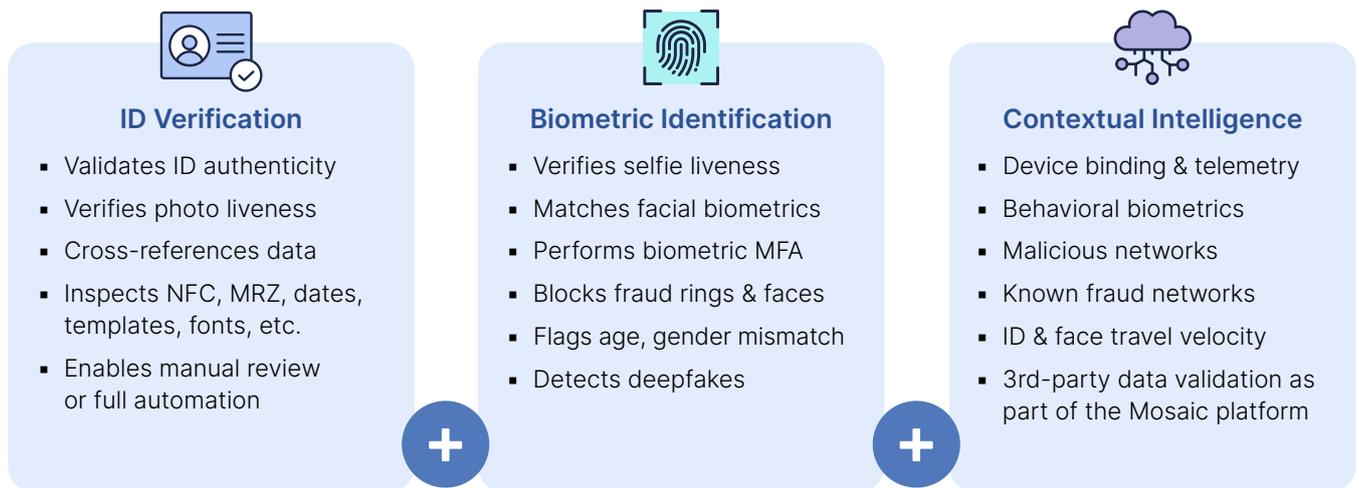
### Ensures resilience & scale

Built-in security & active-active multi-cloud presence ensure uptime, while cloud-native services scale to support millions.

# AI-Driven, Risk-Aware IDV

Only Transmit Security provides risk-aware identity verification that examines photo IDs, selfie liveness and facial biometrics — all within the context of real-time risk/trust signals. With hundreds of detection mechanisms analyzing more data, AI and ML models improve their detection of fake IDs, deepfakes, synthetic identities and other tricks that slip past IDV point solutions.

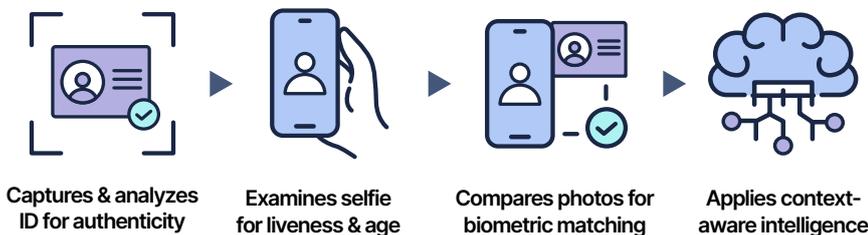
Contextual intelligence includes risk/trust ratings based on the analysis of devices, behavioral biometrics, network reputation, impossible travel, identity data and other details, as shown below.



150+ Weighted Analyses = Greater Accuracy

## 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.



Results appear in a few seconds, and 90% of customers pass on their first try. If there are any issues, IDV provides real-time feedback with tips on how to fix image quality, lighting or alignment. Automatic error handling improves completion rates and reduces support costs.

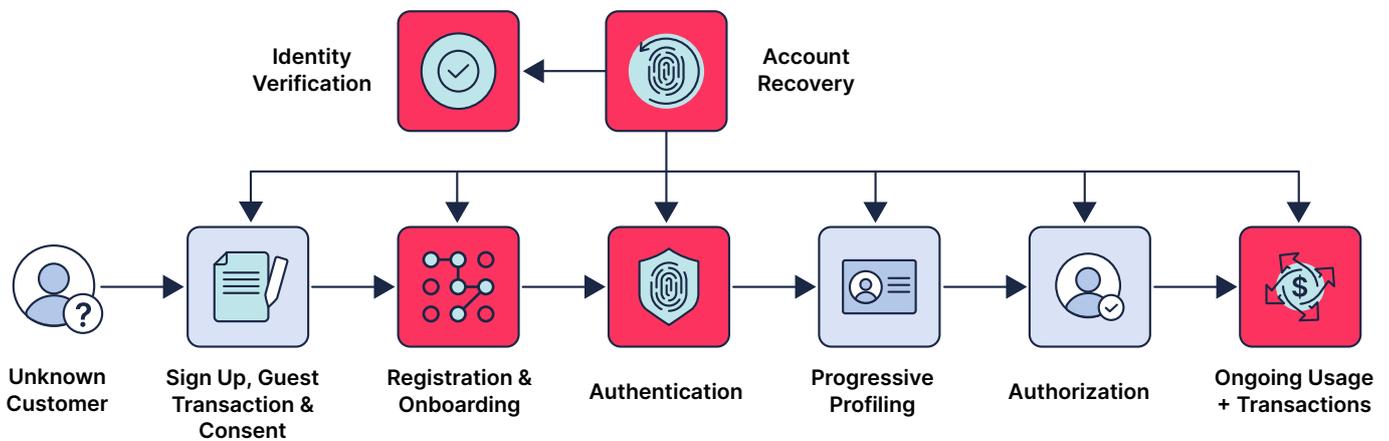


## Key Features

- AI-driven automation
- Customizable, white-label UI
- Guided self-service
- Global coverage: supports 10,000+ ID templates
- Support for KYC/AML, GDPR
- User-friendly APIs, SDKs
- Standalone or an integral part of the Mosaic platform
- Real-time step-ups when implemented as part of our complete platform

## Use Cases: Verify identities at any point in the customer lifecycle

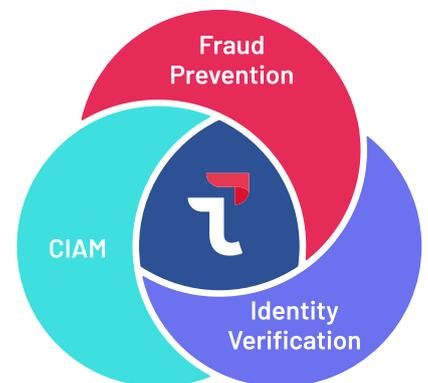
- **Secure onboarding** - Confirm the user is truly who they say they are — with the highest level of assurance — before they open a new account and transact with your business.
- **Verify account recovery** - Ask for proof of identity any time someone attempts to recover an account — a known weakness where many account takeovers (ATOs) begin.
- **Secure high-risk transactions** - Require proof of identity again before high-stakes transactions. Simultaneously, if network, device or behavior anomalies are detected, IDV can be triggered.
- **Establish trust on new devices** - Avoid falling back on risky passwords & OTPs by using IDV.
- **Verify on-site** - Use document verification as step-up method for high-risk transactions in face-to-face settings where a trained staff member can compare a ID photo to the individual, no selfie required.



**Transmit Security is the only vendor** offering identity verification woven into the fabric of a complete identity-security platform with advanced fraud detection that informs and improves automated decisioning.

**Mosaic by Transmit Security** solves the problems of complexity and silos with a fusion of customer identity & access management (CIAM), fraud prevention and IDV — all in one best-of-breed platform.

**Close security gaps, improve visibility and gain control with a few lines of code.**



### About Transmit Security

Transmit Security is eliminating silos, security gaps and complexity with a fusion of customer identity management, identity verification and fraud prevention in one transformative platform. Mosaic by Transmit Security unifies best-of-breed modular services — purpose-built for resilience and scale. With cybersecurity in its DNA, Transmit Security is trusted by 7 'top 10' US banks and Fortune 500s. Discover more: [www.transmitsecurity.com](http://www.transmitsecurity.com)