

# IDLive® eKYC Toolkit



Strengthen online identity fraud prevention with a human verification tech stack that detects deepfakes, injection attacks, Gen-AI attack types with superior passive liveness, biometrics and document verification technology.

Systems integrators and developers are on the frontlines of digital identity fraud protection and electronic Know Your Customer (eKYC) compliance. Organizations rely on them for secure and future-ready digital onboarding and authentication solutions.

The rise of deepfakes and injection attacks is raising the stakes for sophisticated protection. Systems integrators and developers need a complete solution with advanced components. Because an eKYC solution is only as strong as its weakest component.

# Leading-Edge Electronic Identity Fraud Prevention From a Leading Vendor

Managing fragmented eKYC solutions creates complexity across delivery models, geographies, and third-party integrations. Multi-vendor technology management isn't just complex; missteps can threaten implementation success.

What Integrators need is a trusted eKYC liveness and deepfake detection partner to help them cut through complexity, so they can focus on what they do best: building solutions.

The IDLive eKYC Toolkit is the answer. It is a flexible liveness human verification toolset for eKYC that outperforms standard solutions. Integration into existing identity verification infrastructure is simplified. A single API makes implementation seamless even for integrators without prior experience. And an on-premises deployment option gives customers 100% control of their data to meet stringent compliance and data security requirements.

Top-ranked digital verification and fraud mitigation components come together to meet the toughest eKYC standards.

#### **FACE**

- Face capture. Rely on automated selfie capture with quality validation.
- 1:1 verification. Compare captured selfie images to a single ID photo.
- 1:N identification. Search facial images captured during onboarding against databases of blocklisted users, known fraudsters, or previous onboarding sessions.
- Injection attack detection. Detect the injection of digital manipulation into a capture device.
- Deepfake detection. Identify deepfakes using the same selfie used for facial matching.

#### **DOCUMENT**

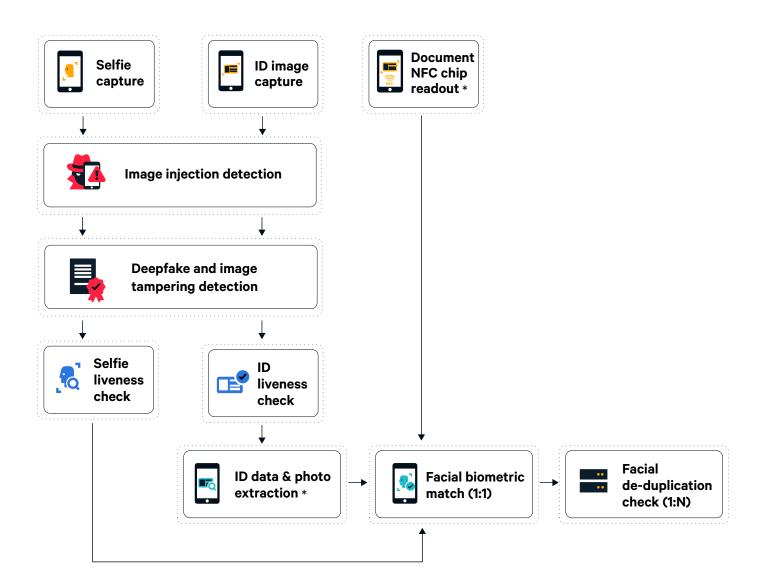
- Document capture. Rely on automated document capture with quality validation.
- Document presentation attack
   detection. Detect screen attacks, print
   attacks, portrait substitution, and digital
   manipulation.
- Injection attack detection. Detect visible and invisible artifacts of the injection of fraudulent content.

#### The eKYC Process

A simple, two-step verification process for users. A comprehensive, multi-step process behind the scenes.

According to a BioCatch survey, financial institutions lost between \$5 million and \$25 million to Al-powered fraud in 2023.

Registration > Account Verification > Identity Verification > Personal Verification > Data Validation



<sup>\*</sup> Currently not available in IDLive eKYC Toolkit. For illustration of eKYC process only.

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### More Control. More Flexibility. More Security.

The IDLive eKYC Toolkit combines document liveness detection, deepfake facial detection, and injection attack prevention. Get full ownership of the eKYC experience. No need to build from scratch. No more rigid black box solutions that force predefined approaches and workflows.



of survey
respondents say
fraudsters are
better at using Al
to commit fraud
than banks are at
using Al to
prevent it.

- Security Without Tradeoffs. Get best-in-class liveness and spoof detection for robust protection.
- Complete Data Ownership. Retain full control of the data for maximum privacy and compliance.
- Rapid Integration. Utilize developer-friendly APIs and SDKs to speed time to value.
- Deployment Your Way. Choose deployment models for private cloud, or on-premises.
- Capture Flexibility. Designed for iOS, Android, and web applications.
- Modular, Scalable Architecture. Avoid unnecessary computing requirements; use only what's needed.
- Seamless User Experience. Deliver a frictionless user experience that ensures best possible completion rates.
- Commercial Control. Avoid the hassle of third-party license layers and pricing uncertainty.
- Expert Support. Depend on integration support and guidance from our biometrics experts.



# A New Level of Digital Identity Fraud Detection

	Before IDLive eKYC Toolkit	After IDLive eKYC Toolkit
From liability to confidence	Exposure to emerging threats like deepfakes	Trusted in fraud detection with industry-tested AI
From complexity to simplicity	Disjointed components from multiple vendors	Passive liveness detection, biometrics and document verification technology
From one-size-fits- all to options	Cloud-only deployment	On-premises or private cloud deployment
From black box to full control	Limited control over scoring logic and workflows	Full control of business logic, user interface, and integration
From limited to scalable	Difficulty maintaining and scaling KYC products	Seamless scalability across regions and regulations

### The ID R&D Advantage

- Innovation is in our DNA. Since 2016, we have brought together the science of biometrics and the power of AI to transform digital identity verification. We don't just innovate. We invent new product categories and evolve them all the time. Our team includes PhDs, award-winning developers, and engineers with unmatched expertise in speech, biometrics, AI, and machine learning.
- Our technology is market leading. Our facial liveness detection technology has received more top rankings than any other developer from the NIST FATE evaluation of passive facial presentation attack detection. It has also been top ranked by other independent bodies. Our template-less approach to document liveness is universal. It can analyze documents when they hit the market, and the user experience is seamless.
- We own the Toolkit technology. Other solution providers curate technology solutions they don't build. We develop ours from the ground up, and all of our components are designed to work together. Plus, we make all the commercial decisions. This means that integrators work directly with the experts who built the technology for deep technical understanding, immediate issue resolution, quick access for feedback on functionality requests, and pricing stability.
- We combine liveness detection and biometric matching. Our solutions use passive liveness detection to determine if the subject is a live person. Biometric matching verifies identities with a high degree of accuracy to determine if the subject is the right person.

#### **Get started**

Learn how you can meet the rising demands of digital identity fraud prevention and eKYC compliance with the IDLive eKYC Toolkit.

# Schedule a demo today

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