

TruValidate Document Verification & Facial Recognition



A smarter, more effective way to verify consumers



Confidently identify users

Distinguish between legitimate and tampered/false documents by authenticating consumer-provided government identification documents.



Stop fraud in its tracks

Flag anomalies or fraud concerns using the document verification results by building alerts balanced with your risk appetite.



Establish trusted connections

Build consumer trust by enabling users to authenticate themselves in real time via ID photo and facial recognition match.

TransUnion's Truvalidate Document Verification & Facial Recognition Solution is a global identity verification tool which enables you to streamline customer journeys, strengthen fraud controls and help improve operational efficiencies.

Key Capabilities

Document capture and verification

- **Document capture:** All information is captured securely through the consumer's device — with front-end user guidance for a quick, easy experience.
- **Document verification:** Rigorous and robust checks are conducted to prove government-issued documents (eg., passports) are genuine and valid. Checks verify data, security features and authenticity, in addition to providing tamper detection of more than 3,000 documents from over 200 countries worldwide.
- **Secondary document processing:** You may want your customer to upload another document type, such as a utility bill or bank statement, for processing. Data can be extracted and used for downstream pre-population of forms, or correlated/stored against a consumer record and used for internal processing/decisioning.
- **NFC reading of chip-enabled passports:** The eChip is notoriously difficult to tamper with, so the ability to extract data is a powerful fraud control that strengthens checks on ePassports.
- **Data extraction:** Text extracted from the document presented can be used to auto-populate forms downstream in the consumer journey.
- **Autonomy in decision-making:** Set your own business rules on user success in line with your risk appetite and regulatory requirements.

Facial recognition capabilities

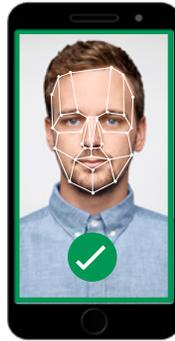
→ **Selfie capture:** The customer is guided through the face capture process with visual prompts. As part of the process, a few seconds of 'live' video are captured to confirm the ID matches the customer and determine there's proof of life.

How Document Verification works



Capture

Using a mobile device or tablet camera, consumers securely capture and send images of their government-issued ID



Match

Option to request a selfie from the consumer — checked against facial recognition match with liveness detection



Verify

Determine the authenticity of the captured document

Opportunities to optimise the customer experience

New Account Openings

Verify new-to-business consumers through enhanced CX capabilities

- Create ID document-enabled user journeys leveraging OCR for form prefill and data capture.
- Digitally onboard and serve in remote channels with consistent and automated controls.
- Verify across an increasingly international consumer base.
- Identify fraudulent users.

Enhanced Verification

Step up verification for consumers where required

- Utilise secure and robust alternative channels and means to provide verification.
- Uplift 'thin file' verification effectively.
- Apply friction-right controls for higher risk/value products.
- Replace manual processes where possible.

Event-Driven Processes

Enable verification based on product lifecycle events

- Verify additional parties, such as claimants or beneficiaries.
- Digitally fulfil varied and additional documentation requests.
- Utilise re-verification for regulatory purposes.
- Enable quicker time to value for risk-qualified consumers.

Enable rapid, white-labelled deployment with seamless extensibility.

Brand and customise the customer journey in terms of flow, content, branding, T&Cs and privacy policies.

Document Verification & Facial Recognition seamlessly integrates into your customer journey via three different solutions:

Mobile SDK:

- To embed within your existing native app.

Standalone app:

- Specifically for the verification stage of the process.

Web capture:

- To integrate into your existing native website. Alternatively, a standalone web service is available.

Want to know more about how cutting-edge verification solutions can strengthen your fraud strategy whilst improving CX and operational processes?

Get in touch by calling **0113 868 2600** or visit: **transunion.co.uk/truvalidate**