

TransUnion^{tu}

**Document Verification
and Facial Recognition**

A Smarter,
More Effective Way
to Verify Customers



Document Verification and Facial Recognition

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

Meet customers' ever-increasing expectations for safe, convenient online experiences

Digital fluency is the ability to produce consistent, connected and optimised customer journeys. Our research reveals consumers look for these qualities when interacting with businesses. Of consumers surveyed:

75%

said it was important or very important that applications are completed online or via an app*

50%

have dropped out of a previous credit application process due to poor CX*

33%

have dropped out due to process being too time-consuming**

24%

have dropped out due to process asking too many questions**

22%

have dropped out if they were required to go into branch**

*TransUnion Customer Experience Research (May 2019) TransUnion worked in conjunction with an independent Manchester-based agency to conduct a survey of 2002 consumers in May 2019. Respondents were all UK-based, over 18 and had been through a financial application process in the past six months.

**Percentages based on the 50% of those respondents who dropped out of a previous credit application process due to poor CX.

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 pre-fill 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

Document Verification and 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

Document Verification and Facial Recognition

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 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: The optical character recognition (OCR) capability extracts text from the document presented and is returned as part of the transaction result. The data can be reused to run in-house processes (e.g. matching, decisioning) or for pre-populating forms downstream in the consumer journey.

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 that the ID matches the customer and determine that there is proof of life.

Our ID solution provides:

- Real-time, online electronic verification
- Support for more than 3,000 government-issued identity documents from over 200 countries
- Facial biometrics, including liveness checks
- Optimal CX with guided image capture and automatic adjustment for first time validation in seconds
- An intuitive user experience for consumers
- Document data extraction (e.g. address, DOB) which can be used to auto-populate applications
- Support for referral processes – via online application, mobile app, SMS or email
- Data capture return – enabling the setup of bespoke triggers for additional compliance checks
- Verifiable audit trail, including geolocation of the device used (e.g. mobile, tablet, PC)

Your business can expect:

- **Real-time ID validation** – A friction-right process that reduces abandonment rates in real time
- **Reduced risk of fraud** – Keep pace with changes to documentation using facial biometrics and geolocation to help combat fraud
- **Easy integration** – Simple and seamless integration into your digital channel through iOS and Android SDK, browser-enabled web capture service or turnkey mobile solutions
- **Autonomy in decision making** – Set your own business rules on accept/reject rates in line with your risk appetite and regulatory requirements
- **Branding and customisation** – Tailor and personalise the user journey in terms of flow, content, branding, T&Cs and privacy policies

Find out how TransUnion's Document Verification and Facial Recognition solution can work for you. Contact us to arrange a demo today.

CALL

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