Socure

FACT SHEET

Predictive Identity Document Verification

Instantly verify a government-issued ID to approve more good customers and prevent fraud

Predictive Document Verification (DocV) instantly verifies a customer's government-issued ID, such as a driver's license, passport, or photo ID card, using document forensics and facial biometrics to approve more good customers while preventing fraud.

Best-in-class image capture technology

Superior Capture App technology collects high quality images from consumers with real-time coaching and accessibility for visually impaired users.

Powerful forensics and data extraction engine

Advanced image processing extracts hyper accurate data from OCRs, MRZs, and barcodes, maximizing the user experience while identifying and preventing fraud.

World-class fraud detection models

Catch sophisticated bad actors using a combination of computer vision and comprehensive identity graph data.

Enhanced facial biometrics with NIST PAD L2 liveness detection

Stop spoofing attacks while image alert list keeps out repeat offenders.

Natural language processing

Flexibly adapts to new document types to avoid template conflicts and false errors.

Boost auto acceptance in a global economy

Global coverage
for ICAO compliant documents, passports, local IDs, and more

Under 2 seconds
Response

97%+ conclusive results
Fast and accurate auto-decisioning

98%+ overall accuracy

IAL 2 compliant
Fulfill requirements with a holistic view of identity

Leverage a multidimensional and layered identity assessment

Socure performs deeper document verification, liveness detection analysis, and identity resolution than any provider to deliver hyper-accurate results.

Image capture technology

- Mobile and web SDKs with advanced computer vision
- Face and orientation detection
- Real-time guidance, edge detection, and cropping
- Glare, focus, and blur validation
- Accessibility features for visually impaired users and support of WCAG 2.1 AA standards

Classification and extraction

- Optical character recognition
- Barcode and MRZ data extraction
- Machine readable to OCR data correlation
- Input form data and document data correlation
- Global coverage of ICAO-compliant travel documents and national ID cards
- Natural Language Processing for real-time adjustments to new formats
- New ID document onboarding <5 days

Biometric verification

- Selfie to ID photo match
- Facial liveness detection (NIST PAD L2)
- Reduced bias machine driven decisioning
- Age discrepancy

Document authentication

- Patent-pending fake ID detection
- Image of image detection
- Image alert list for repeat bad actors
- Headshot modification detection

Predictive analysis

- Phone Risk
- Device Risk
- Address Risk
- Sanctions screening

Use cases in an evolving market

Whether DocV is the only identity verification tool or part of a waterfall solution, we ensure trusted users have the best possible experience while weeding out the bad actors. Pairing our world-class forensic engine and data extraction capabilities with our rich identity graphs makes Socure's DocV solution unmatched in providing a flexible, precise solution for ever-evolving use cases.

High risk transactions

- Wiring a large sum of money
- Cryptocurrency (irreversible) transactions

Step-up verification

- Risk-based progressive onboarding for KYC
- Step-up verification for fraud detection
- Prevent ATO for contact center or service desk

Two-sided marketplaces

- Home rental services
- Reducing spam listings and chargebacks

Driver verification

- Micromobility
- Car rentals and ride-sharing drivers
- Food-delivery services

Age verification for restricted purchases

- Gambling, gaming, and DFS
- Alcohol and tobacco purchase and delivery
- Cannabis purchase and delivery

> "The Predictive DocV solution has been a tremendous boon for productivity and enabled more efficient resource allocation. We saw our approval rate improve by 30%. We've driven down rejection rates considerably while mitigating identity theft and other types of fraud we encounter."



Mark Kassardijian
Group Product Manager
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