Automated ID Verification

Reliable identity verification technology for new customer accounts and high-risk transactions

Stop accepting fake IDs and start verifying your customers’ genuine identity with frictionless ID document forensics
As more and more personal information moves to the cloud, the majority of data breaches now focus on stealing and exploiting identity information. Fraudsters are using this stolen data to create fake and synthetic IDs, and in 25 percent of the cases – to defraud financial institutions. As a result, community banks and credit unions increasingly find themselves opening accounts, cashing checks, and approving loans – all for charlatans.

The impact of fraud on a financial institution can be significant, including financial loss, damaged reputation, and costly fines.

Yet, most financial institutions rely exclusively on employees to spot a fake ID, based on a visual inspection of the ID document. But with over 1,000 different driver’s licenses and IDs issued in the United States, that is a virtually impossible task. Especially considering that those documents get updated and changed all the time. In 2017 alone, several states will be issuing new IDs to comply with the REAL ID Act and new AAMVA security guidelines.

Shoreline’s automated ID Verification solution performs real-time ID document forensics in the branch to reduce your risk and improve the customer experience.

Before background check: Identity check
Background checks can be worthless if the ID document or personal information presented is forged or stolen. If the document is verified before the routine background check, you can be sure the identity document presented is both valid and that the person presenting it is indeed its rightful owner.

Real-Time automated ID forensics
With Shoreline’s ID Verification solution, when the customer presents their ID, you no longer rely on a visual inspection to confirm its validity. Instead, you take a picture of the ID using a simple office scanner or a specialized desktop scanner. The solution will identify fraudulent IDs with unrivalled accuracy.

Within seconds the ID Verification software analyzes the ID’s picture using more than 50 forensic document checks for document integrity, security features and data consistency. Shoreline’s ID Verification uses OCR technology and MRZ reading to capture data from the ID and a state-of-the-art engine to verify its validity. An on-screen result will tell you whether the document passed or failed the verification tests.

Leveraging the world’s largest document library
The document is compared and verified against the world’s largest ID document repository, which includes 5,000 documents, including all US passports, driver’s licenses, and government or state issued IDs. This library is routinely enhanced and updated with new IDs and changes to existing ones, to further ensure the highest level of assurance and coverage.

Examining ID document authenticity from A to Z
Shoreline’s ID Verification solution never stands still in terms of the technologies we employ to verify document authenticity. We examine microprint and security threads, special paper and ink, seals and holograms, patterns and geometric settings, and data consistency.

No processor dependency
ID Verification was designed as a simple-to-use service, utilizing desktop scanners you already have and software Shoreline operates from the cloud. Therefore, you can get up and running very quickly, with a light IT footprint. At the branch, staff use a web-based application to perform ID verification, meaning there is no specialized hardware or software to install.

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<th>Traditional KYC Process</th>
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<td>Limited to branch employee’s knowledge</td>
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How automated ID Verification works

1. The scan of the ID document is sent to Shoreline for real time analysis.
2. More than 50 forensic tests examine the authenticity of the ID document.
3. The verification result is returned to the branch employee.
4. The ID photo is enlarged on screen to help confirm the customer is indeed this person.

Shoreline is a Gemalto company, the worldwide leader in secured ID document issuance

Gemalto is the world’s #1 manufacturer of secured identity documents for governments, according to ABI Research in 2015. We interact with worldwide experts in identity fraud on a regular basis and maintain the most up-to-date proprietary database of ID documents. Gemalto is the proud trusted partner of the United States government for ePassports, the Department of Defense for ID cards, and state and province motor vehicle administrations in more than 10 US and Canadian jurisdictions. Our expertise and reach makes us the most qualified partner for your ID Verification needs.

Award-winning technology
Leading public and private organizations trust Gemalto with their ID verification needs. Gemalto ID Verification has won the Frost & Sullivan 2014 leadership award for Border Control and Biometrics, GSN’s 2015 Homeland Security Award for Best Identity Management Platform, and ACT Canada’s 2016 IVIE Award for privacy by design.

Proven expertise in encryption, security and privacy
Verifying the identity of customers involves the processing of PII. Our solution provides best-in-class management to keep customer data safe. All data is encrypted and never stored on the edge device, nor by Gemalto after verification. As an expert in encryption, security and privacy schemes, we have implemented scores of secure systems across the world and operate critical identity verification services for our customers (SaaS).
25 YEARS OF DEDICATION TO COMMUNITY BANKS AND CREDIT UNIONS

For 25 years, Shoreline has been serving community banks and credit unions with optimized solutions to meet your needs. Our purpose is to bring you the best, most innovative solutions adapted to the way you do business. Shoreline is dedicated to providing a personal touch and superior customer service while remaining on the cutting edge of technology in payment cards and banking solutions.

As financial activities increasingly go digital, Shoreline ID Verification helps financial institutions create fast, frictionless and secure customer experiences, while fulfilling strict regulatory requirements. Our next generation technology for in-branch and digital enablement helps increase customer engagement and retention.

For more information, contact a Shoreline sales representative at 800.290.3706