



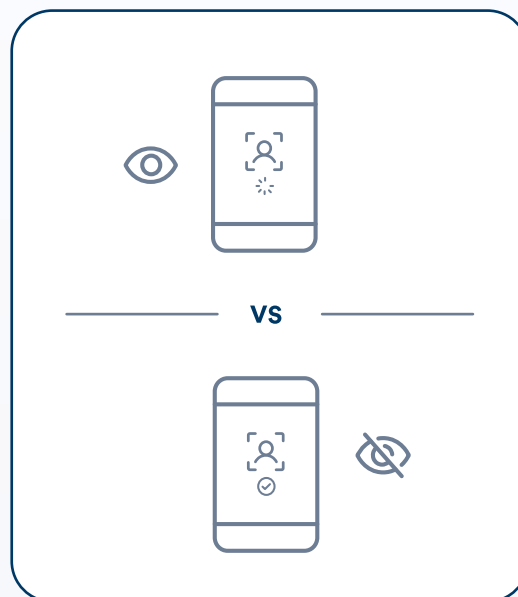
Three Problems With **Manual Identity Verification**



To truly “know your customer,” an organization needs to verify that the applicant is who they say they are.

Electronic Know Your Customer (eKYC) solutions can verify Identities automatically and/or manually.

However, organizations who implement a manual-only identity verification solutions should be aware of three problems present in manual verification.



1. Manual verification/authentication compromises accuracy.

Even if manual reviewers have received training, they may not be equipped to identify fraud. Is the uploaded picture of a driver’s license a true driver’s license? Is the submitted facial “selfie” the true facial image of the person submitting the application?



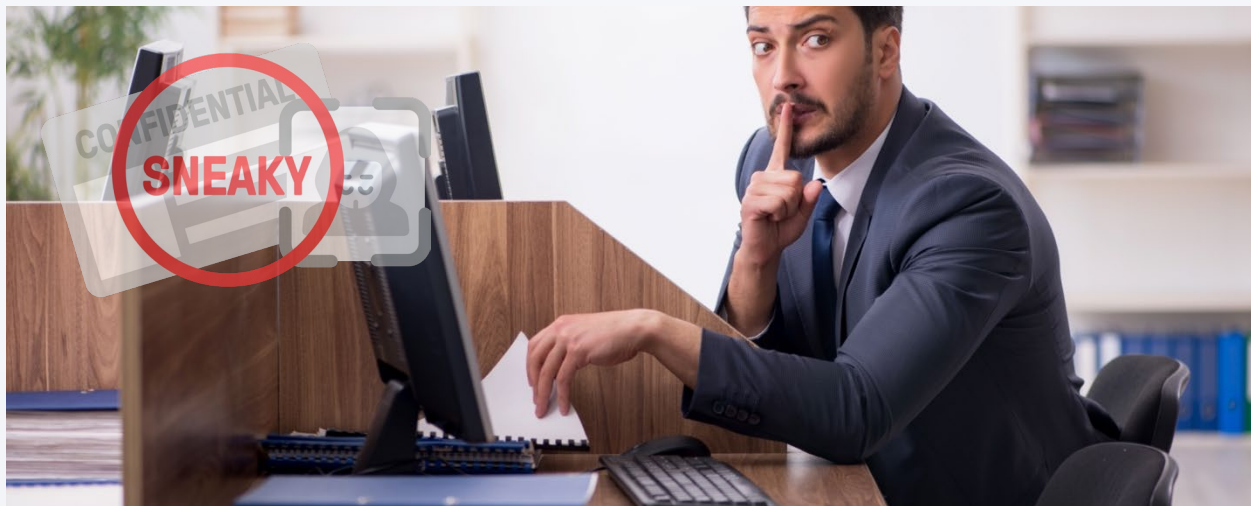
2. Manual verification/authentication takes time.

Even if there are no errors in an application, the need to wait for someone to manually review the application extends the length of the application process. In some cases, it may take weeks or months for a person to manually review the application.



3. Manual verification/authentication compromises privacy.

By necessity, a manual review obtains access to all the information that the applicant submitted. A driver's license includes the applicant's height, weight, and home address. A monthly bank statement includes information on all the purchases an applicant made. This and other sensitive information could be misused by an unscrupulous application reviewer or sold to other people who could misuse the personal data.

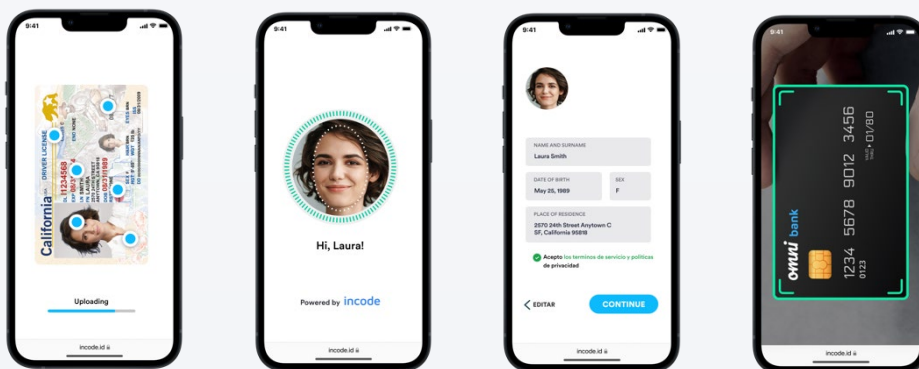


Electronic identity verification offers better accuracy, speed, and privacy by applying artificial intelligence (AI) and machine learning (ML) to consistently evaluate data. AI and ML constantly improves to address new challenges. This eliminates the need to wait for people to verify results and protects the private data of individuals from prying eyes.



In the same way that verification can be automatic and/or manual, the capture of data can be automatic and/or manual.

For example, if an applicant uses their smartphone to capture the front and back of an identification document such as a driver's license, the eKYC verification software may either require the applicant to **manually** press a button to take a picture of the document, or it may **automatically** take the document picture when a suitable image of the document is within the camera lens of the smartphone.



Automatic capture of driver's licenses, faces, and other data ensures higher quality control by eliminating human error.

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Supports

The Incode Omni Platform from Incode Technologies supports electronic identity verification and authentication. It also includes automated capture, digital signature, and non-repudiation tools to ensure an optimum institutional and user experience.

The Incode Omni Platform is used and trusted by leading and technologically advanced global financial services institutions. Incode is also used by other companies that rely on financial information, including hospitality firms.

Incode Omni provides an all-in-one eKYC platform which uses artificial intelligence to deliver eKYC checks simply, rapidly, and securely. To understand how the right technology can allow a financial services institution to stay in eKYC compliance while delivering a great customer experience, [contact us](#).

Financial services Institutions

Institutions that rely on
financial services transactions

Local laws and regulations

Over 50 identity verification
components

Privacy protecting, automatic

Risk assessment

The background of the slide is a dark blue color with a pattern of thin, light blue concentric circles that create a ripple effect across the entire surface.

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