

The KBA Solution Every Identity Verification Process Needs

IdentityDetect's web-based technology can substantially reduce fraudulent transactions. Offers another security level on top of your existing system.



Know Your Customers with FAR Greater Confidence

Whether you want to reduce fraudulent transactions, enhance your knowledge-based authentication (KBA) identity verification capabilities, or increase the efficiency of your onboarding process, IdentityDetect can help.

Dynamic KBA Alone is No Longer Sufficient

Many financial institutions use dynamic KBA to strengthen identity verification. Unfortunately, many times these out-of-wallet questions are not effective. Hackers can find the answers to the likely questions on the dark web. Or, for example, when customers don't know the answer when asked the name of their mortgage company, they miss this question and become a false positive.

Unnecessary additional customer due diligence (CDD) to clear false positives costs your organization time and money. Add IdentityDetect to your existing system, and you'll substantially reduce unnecessary CDD.

IdentityDetect Strengthens KBA Solutions

IdentityDetect, a web-based technology, leverages your existing KBA

implementation — but it goes beyond just looking at whether your customer knows all the correct answers. Unlike any other security technology on the market, IdentityDetect measures how customers behave while answering questions and applies a complex algorithm and a machine learning system to accurately determine if they're likely lying about who they are.

Simply put, IdentityDetect "verifies your verifications" with great accuracy during your KBA process.

That means you'll not only have a more powerful tool for preventing criminals from attempting unauthorized transactions, but you'll also be far more certain your customers are who they say they are.

Integrates Within Hours, Easily Customizable

IdentityDetect operates as a service and is easily integrated (within hours) into existing onboarding and transaction processes using a Software Development Kit. The SDK features a REST API. IdentityDetect evaluations may also be customized for your specific requirements.



Integrates Seamlessly

Add to your existing KBA identity verification or onboarding processes within hours.



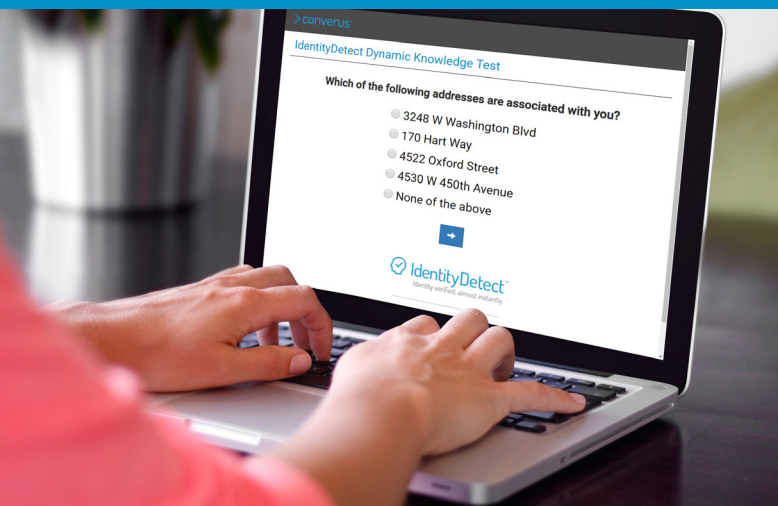
Fast

Runs simultaneously with your KBA process. Results are instant.



Highly Accurate

Research shows it's 91% accurate.



Why Adopt IdentityDetect?

Working in conjunction with your existing security measures, IdentityDetect puts your financial organization on the cutting edge of the latest technological advancements in identity verification. You'll be able to:

- Verify true identities by analyzing **how** people react/ behave while answering questions — and not just if questions are answered correctly.
- Greatly reduce the time, money and resources spent dealing with CIP (Customer Identification Program) alerts, i.e., false positives.
- Quickly satisfy Anti-Money Laundering (AML) compliance requirements.
- Make it virtually impossible for false biometrics from becoming part of the blockchain.



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