Fraud Shield

Move at the speed of fraud – in real time.

What is Fraud Shield?

Fraud Shield is AuthenticID's proprietary biometric watchlist service, offering fraud protection unlike anything else on the market. This "superpower" solution is nearly 100% accurate and can protect your company against even the most rapid, prolific, and sophisticated bad actors – in real time. That's why it's the security choice of some of the world's largest telecom and financial companies, offering superior fraud protection with seamless user experience.

This cutting-edge technology offers commercial customers the ability to create a bad actor watch list. AuthenticID analyzes data in real-time from around the globe for a comprehensive fraud-fighting solution. The result? Recouped fraud losses and a significantly increased bottom line.

With AuthenticID Fraud Shield you can:

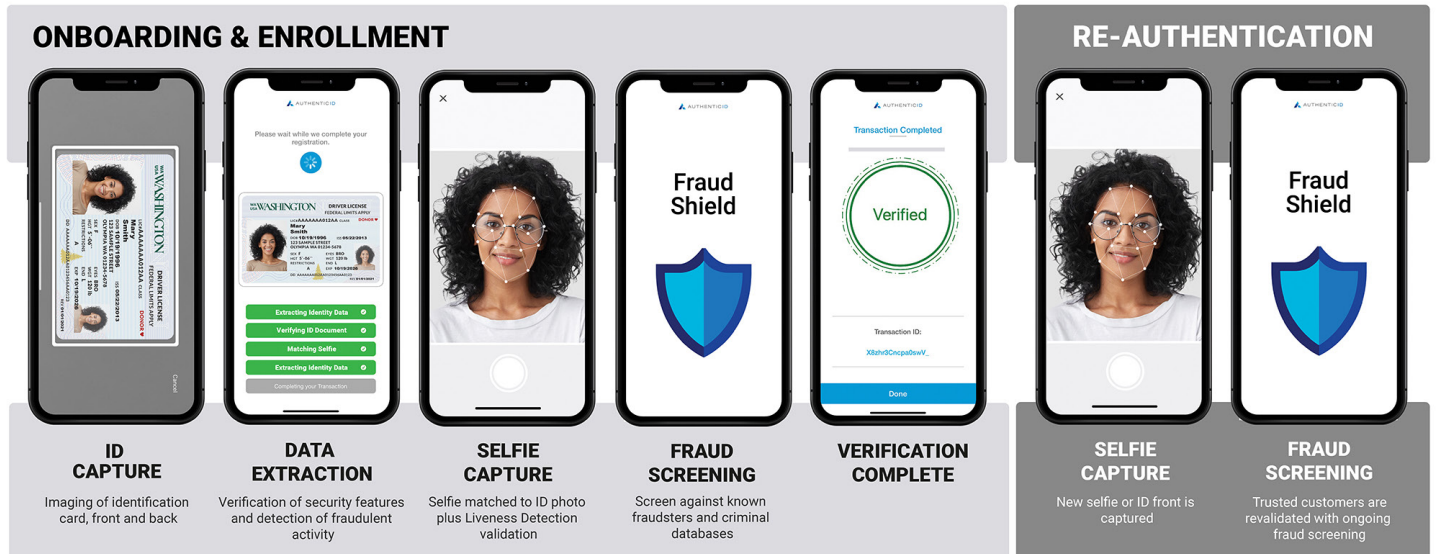|		
Flag and add bad actors and fraudsters to a Watchlist.	Stop synthetic identity fraud and first party fraud that uses real IDs.	Discover fraudsters' re-attempts for verification and monitor threats with dashboard reports.

How Fraud Shield Works

Fraud Shield addresses a variety of fraud attack vectors that an identity proofing solution may not initially stop. When Fraud Shield is running, sophisticated fraudsters and bad actors are stopped in seconds.

ONBOARDING & ENROLLMENT

ID CAPTURE
Imaging of identification card, front and back

DATA EXTRACTION
Verification of security features and detection of fraudulent activity

SELFIE CAPTURE
Selfie matched to ID photo plus Liveness Detection validation

FRAUD SCREENING
Screen against known fraudsters and criminal databases

VERIFICATION COMPLETE

RE-AUTHENTICATION

SELFIE CAPTURE
New selfie or ID front is captured

FRAUD SCREENING
Trusted customers are revalidated with ongoing fraud screening

Bad Actor Screening

1 Bad Actor screening is performed on inbound transactions, first starting with headshot extraction from an ID.

2 Headshot and selfies are converted to a biometric template.

3 Biometric templates are then compared against your Bad Actor gallery using top-tier facial recognition technology.

4 If a biometric facial match is made, our proprietary decisioning software fails the verification and marks it as fraud.

Bad Document Screening

1 Bad Document screening is performed on inbound transactions, with our technology classifying a document to determine its jurisdiction first.

2 Document numbers are read via Optical Character Recognition (OCR) and extracted with our barcode reader.

3 If a match is made from our Bad Document Watchlist, our proprietary decisioning software fails the verification and marks it as fraud.

![AUTHENTIC ID]

NEVER FORGET A FACE WITH BIOAUTHENTICATION ENROLLMENT

Bad actors often use the information of real individuals to create fake IDs, a challenging fraud method to stop. Scanning the face on the ID is critical for detection, as a person's face cannot be changed easily. A selfie is encouraged as part of Fraud Shield, so that our facial recognition technology can flag the headshot or selfie as a selfie mismatch to the database when new transactions occur.

Instantly protect your company in real-time using biometric watchlists and document number watchlists to stop fraudsters and bad actors.

BIOMETRIC ENROLLMENT & DOCUMENT WATCHLISTS

Fraud Shield's Bad Document screening utilizes proprietary technology to manage a bad document watchlist for decisioning. When a Bad Document is confirmed, a customer can enroll the document number and its jurisdiction onto a watchlist. The watchlist update takes effect immediately after document enrollment, with no lag for multiple fraudulent document attempts.

Bad Actor Watchlist Features

- ⏱ **Private Data**: Your Bad Actor list is not shared with any other company.

- ⏱ **Comprehensive Enrollment**: Once identified, enroll a bad actor's face as well as biographic information into the watchlist.

- ⏱ **Stops Repeat Offenders**: Once enrolled, Fraud Shield will flag a Bad Actor anytime that person attempts to get into your system, including fraudsters who use breeder documents to get real, valid government IDs issued to them.

- ⏱ **Customizable**: Enroll and unenroll bioauthorization and biographic information at any time.

Our robust technology is built to stop sophisticated fraudsters. For that reason, we keep some features proprietary. For insider information on our solution, CONTACT US.

Screen against any number of fraud triggers:

Fraud Triggers

👤 ID photos	🔵 Selfies	🖼 Database photos
🪪 ID document numbers	⬅ Full names	☁ IP addresses
⏱ Time zones	👤 ID document front image	📱 Specific devices

1,000-to-1 ROI

average results of implementing
AuthenticID Fraud Shield

Immediate Fraud-Fighting ROI

Onboard customers using fast, frictionless identity decisioning in 5 seconds or less with nearly 100% accuracy

Validate the authenticity of identities across 205 countries and NGO's, supporting all globally issued government documents without the need for manual review

Allow customers to make transactions with absolute security and confidence

Eliminate fraudulent payment card use and prevent friendly fraud

Streamline user onboarding

Build trust and safety by eliminating fraudsters and bad actors within your user base

For a growing number of use cases, there's AuthenticID.

Providing the highest levels of security and compliance at account sign up is crucial to pinpointing digital wallet fraud and preventing fraudulent account openings. Utilize AuthenticID technology for unmatched accuracy and user experience during re-authentication in governmental services, finance, and many other sectors.

Our identity solutions can be tailored for any industry with custom workflows to meet your use case needs.

- Applicant & Account Onboarding
- Age Verification
- Fraud Detection & Deterrence
- KYC & AML Compliance
- Ongoing Biometric Authentication
- KBA & Database Lookup Replacement
- Trust & Safety Standards

Visit **AuthenticID.com** to learn more or **schedule a demo**.