



4

Levels of Document Analysis Security for Automated ID Verification



Identity Verification

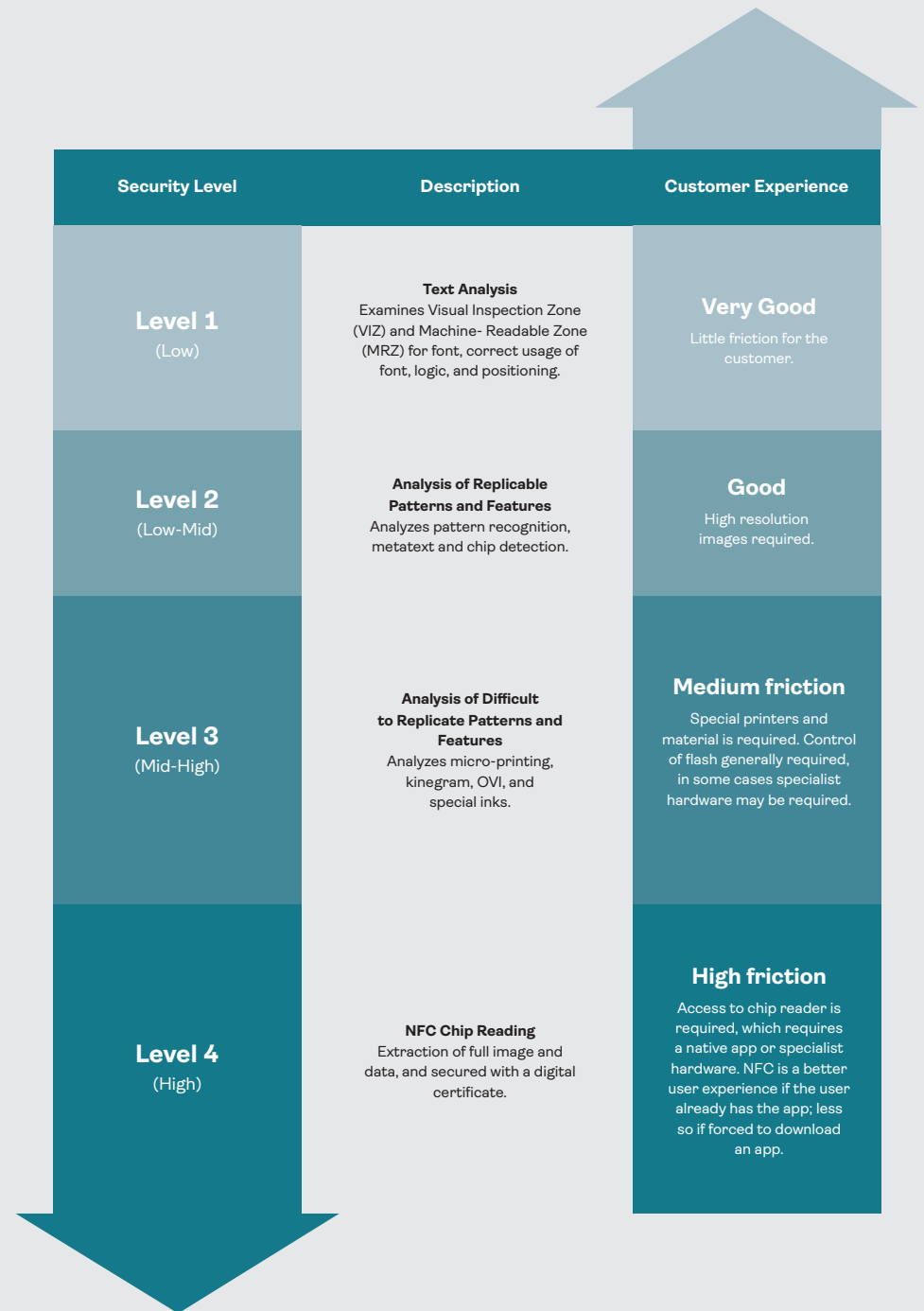
4 Levels of Document Analysis Security for Automated ID Verification

Automated ID document verification offers financial institutions a way to digitally verify the identity of new and existing customers.

The time it takes to verify an ID document depends on the level of document analysis configured as part of the process. There are four levels of document analysis security

Determining the right level of analysis for a particular use case requires financial institutions to balance the risk associated with a product or process with the need to provide a good customer experience.

Each level of document analysis security is explored in more detail in this document.



Level 2 (Low-Mid)

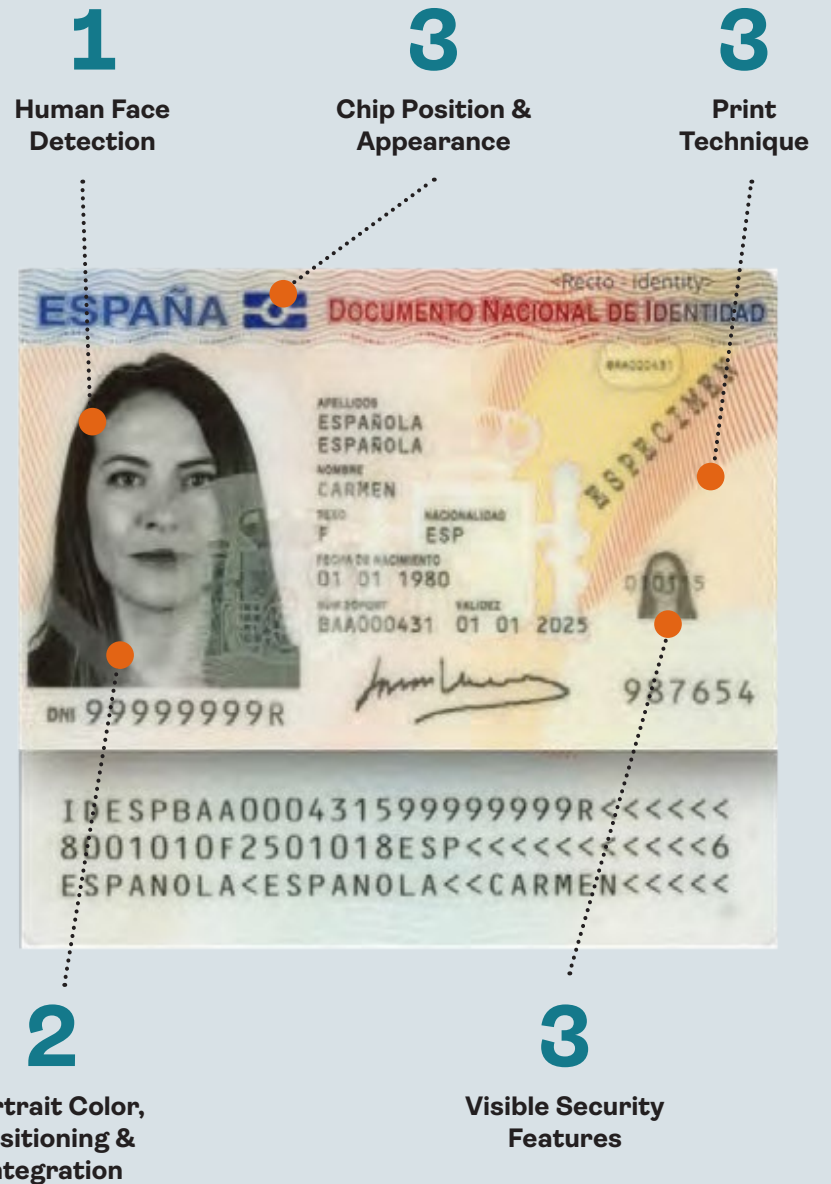
Analysis of Replicable Patterns and Features

Analyzes pattern recognition, metatext and chip detection.

DESCRIPTION OF ANALYSIS

1. Human Face detection: Is it an actual face as opposed to an illustration?
2. Portrait Color, Positioning & Integration: Is it all as expected?
3. Visible Security Features: NFC (Near Field Communications) chip position and appearance, and printing technique.

 Customer Experience
Good



Level 3 (Mid-High)

Analysis of Difficult to Replicate Patterns and Features

Analysis of micro-printing, kinegram, OVI, and special inks.

DESCRIPTION OF ANALYSIS

1. Analysis of micro-printing.
2. Analysis of Kinegram security holograms.
3. Analysis of OVI (Optically Variable Ink)[®]: OVI has a twocolor shift, immediately apparent when viewed at different angles. As a high security product, OVI is instantly recognized and its colour shift cannot be photocopied or reproduced.
4. UV: Appearance in UV light.
5. Analysis of Optically Variable Device (OVD): OVD is an iridescent or non-iridescent security feature that exhibits different information, such as movement or color changes, depending on the viewing and/or lighting conditions. OVDs cannot be photocopied or scanned, nor can they be accurately replicated or reproduced.



Customer Experience

Medium Friction

Level 4 (High)

NFC Chip Reading

Extraction of full image and data, and secured with a digital certificate.

DESCRIPTION OF ANALYSIS

1. Provides a very high security level as the chip contains the picture (better quality so better face comparison experience) and the person's personal data, so any physical manipulation of the document can be detected.
2. Unequivocal confirmation of the authenticity of chipped identity documents.
3. No manual input or OCR (Optical Character Recognition) mistakes.
4. Digital signature is used in the chip.



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Human Face
Detection





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