DEEPLABS

DeepIdentity™

The Challenge

In the wake of large-scale data breaches, such credentials as knowledge-based authentication (KBA) and personally identifiable information (PII) are increasingly insufficient means of identity verification. Companies have responded by beefing up verification measures, but these approaches often introduce considerable cost and latency. These increased verification measures were designed to protect organizations from fraud and save them money, but they typically end up costing businesses more than just money — they also cost them customers whose legitimate transactions are mistakenly rejected (known as 'false declines). False declines have been found to be now more expensive than actual fraud. The challenge – whether onboarding customers, complying with AML regulations, or performing continual KYC – is ensuring verification accuracy while providing consumers with the secure, seamless experiences they demand.

The Solution

Next generation identity verification and threat prevention require a more layered, contextual approach which overlays a wide range of data points to classify and reduce risk. The solution employs a risk-based approach that routes decisions efficiently (speed, cost, & quality) and in response to the particular needs of each use case. In addition, this approach enhances the partner and, ultimately, consumer experience by reducing the amount of friction commensurate with the level of risk posed.

About DeepIdentity™

DeepIdentity™ is an AI-enabled decisioning platform capable of processing billions of signals per second to provide advanced identity verification solutions. By leveraging massive scale behavioral, contextual, personal, and relationship signals, DeepIdentity™ enables real-time identity verification based on an advanced understanding of how an actor's behaviors change as it moves through time and space, not merely on

Key Features

Signals Aggregation

- Aggregation of behavioral, contextual, relationship, and personal signals

- IoT, 3rd party, open, and proprietary sources

- Increased authentication mechanisms: who we are, what we know, what we have, who we know, how we behave and what's around us

Signals Enrichment

- Enhances information with additional signals (identity, biometric, device, and contextual) to increase decisioning accuracy

- Identify and deliver game-changing new data sources that can be incorporated into analytics, real time rules, and models that provide more insight into customers, merchants, devices

Decisioning

- Reduce dependence on manual tactical reactionary rule creation via automation, AI, machine learning solutions

- Integrate internally developed Big Data models and analytics into real time fraud platforms

- Solve for siloed views of customer interactions across channels, connecting authentication, device, behavior, transaction data for

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what they have. DeepIdentity™ employs machine learning to power data enrichment and decision routing, ensuring an optimal mix of authentication mechanisms particular to the needs of each use case.

Through risk-based decisioning, DeepIdentity™ minimizes friction and enhances the consumer experience across a number of use cases, including identity verification, digital onboarding, AML, and continual KYC.

modeling or rule creation across customer interaction points

· Reinforcement learning models to optimize enrichment cost, efficacy, and speed

Seamless Integration Options

· Mobile and Web SDKs

· Rest APIs

Use Cases

· Identity verification

· Step-up authentication

· Credit applications

· Account onboarding

· False declines

· Anti-money laundering

· Continual KYC

· Marketing decisioning

· Identity verification for two-sided marketplaces

For sales inquiries, please contact sales@deep-labs.com or call 1-877-504-4544