

## Accelerate **AI-Driven Defense** against deepfakes to fuel trust in identities

### In a digital-first era, who can you really trust?

As insurers continue to expand digital-first engagement from quote to claim, they're facing growing challenges in fraud prevention, identity verification and regulatory compliance. The increasing availability of personal data online coupled with easy access to AI tools is fueling a rise in the complexity of online fraud, deepfakes and identity theft.

Insurance carriers demand reliable, scalable and adaptable solutions for document authentication and biometric verification that actively leverage today's AI advancements to defeat bad actors and protect true policyholder relationships from quote to claim.

**85%**

of identity fraud cases leverage generative AI tools<sup>1</sup>

**\$40B**

expected fraud losses enabled by generative AI by 2027<sup>2</sup>

### Empower global trust with market-leading document authentication and biometric verification

LexisNexis® IDVerse® is a cutting-edge document authentication and biometric verification solution that will help you confidently approve trusted transactions while detecting deepfakes and forged documents.

Powered by state-of-the-art, proprietary AI models and a deep neural network, the IDVerse solution delivers fully automated authentication of ID documents and verification of ID holders' identities within seconds.



**Balance security and compliance** with seamless user experience with a quick, efficient and secure onboarding process



**Reliably lock fraudsters out** of your systems by leveraging good AI in the fight against bad AI



**Drive efficiency and profitability** by automatically adapting to dynamic, ever-changing identity fraud threats at scale

## What Sets IDVerse Apart?

- ✓ **AI-Driven Tech Stack** – Reliable, secure, end-to-end quality control
- ✓ **Quick, Branded UI** – Streamlined user experience
- ✓ **Fully Automated** – Yes/no answers, maxed throughput, end users satisfied
- ✓ **Integration Options** – Hosted, API or SDKs
- ✓ **Global Coverage** – up to 16,000 document types, over 220 countries and more than 140 languages/typesets
- ✓ **Adaptive AI** – Learns new document types and threats as they surface
- ✓ **Data Storage** – Flexible options that can assist in meeting regulatory requirements



## How Does IDVerse Work?

**It's simple. All that's needed is a smartphone, and genuine users can proceed while fraudulent or high-risk submissions are flagged in seconds.**

### 01. Verification Initiated

Users start verification via QR code, SMS link or API—without leaving the carrier's branded experience. After giving consent, they submit a photo of their ID card with no special setup needed.

### 02. Document Authentication

Advanced optical character recognition (OCR) extracts all text for analysis – no manual input. Accuracy is over 98.5% for human-readable text and 99.98% for machine-readable text. Simultaneously, Document Fraud Analysis performs up to 300 tampering checks to confirm authenticity.

### 03. Biometric Verification

A consumer takes a selfie, and biometric checks help confirm they are a live and authentic person. IDVerse then matches the selfie to the ID with 99.998% accuracy, flagging deepfakes and other fraud vectors.

### 04. Verification Complete

Within seconds, consumers get a yes/no answer, rejecting high-risk submissions and allowing genuine ones to proceed. Proceed to deeper fraud review, when needed, for insurance carrier employees.

**For more information, call 800.458.9197 or email [insurance.sales@lexisnexisrisk.com](mailto:insurance.sales@lexisnexisrisk.com).**



**Working Together**  
*for a* **Safer, Smarter Tomorrow™**

### About LexisNexis Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses across multiple industries and governmental entities reduce risk and improve decisions to benefit people around the globe. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit [www.risk.lexisnexis.com](http://www.risk.lexisnexis.com) and [www.relx.com](http://www.relx.com).

<sup>1</sup> "Impact of Artificial Intelligence on Criminal and Illicit Activities," U.S. Department of Homeland Security, 2024

<sup>2</sup> "Generative AI is expected to magnify the risk of deepfakes and other fraud in banking," Deloitte, May 29, 2024