

LexisNexis[®] TrueID[®] Document Authentication Service

Accessible and Trusted **Authentication**

Fortify Remote Online Notarization (RON) with ID authentication and fraud prevention.

Solve driver's license and applicant authentication for virtual closings using LexisNexis® TrueID® Document Authentication and Knowledge-Based Authentication (KBA) on the LexisNexis[®] Risk Defense Platform to provide reliable multi-factor authentication.

Government-issued identity documents such as driver's licenses, passports and military IDs are often at the heart of identity vetting processes. Traditionally, organizations have relied on sophisticated on-premise solutions to authenticate these documents. As your organization delivers geographically dispersed offerings across multiple and sometimes remote channels, you need reliable access to the same level of document authentication across a variety of access points and devices.

LexisNexis[®] TrueID[®] Document Authentication Service provides high quality document authentication on the Risk Defense Platform.



How does it work?



Capture an image of the ID document with a mobile camera.



The image is securely sent to a hosted document authentication service for validation.



Automated forensic tests using a patented ID library check and identify suspicious items that may be invisible to the naked eye.



Optical character recognition (OCR) and barcode - decryption extract the biographic data quickly and accurately.



Extracted data can be used to pre-populate forms, simplify identity proofing, and request KBA based on configurable workflows.



Using passive liveness detection and facial recognition matching algorithms, the extracted ID portrait photograph can be biometrically compared to a selfie to enable non-repudiation.

LexisNexis® TrueID® Document Authentication Service

Why use TrueID Document Authentication Service?

TrueID Document Authentication Service is fully automated, using patented algorithms to check the authenticity of an ID. Automation is crucial in today's landscape—with hundreds of legitimate driver's license templates in the U.S. alone, and fake IDs that are easy to obtain and hard to detect with the human eye. TrueID Document Authentication Service accepts ID images from various sources and runs forensic tests based on the resolution of the image and the document characteristics. Our global ID document library is updated twice monthly with new templates and security feature changes, with over 2,000 document updates annually.

TrueID Document Authentication Service also saves time. While manual inspections can take up to 5 minutes per ID, TrueID Document Authentication returns results in a matter of seconds. Plus, automation means you don't have to ramp up your workforce as volume increases.

Support multi-layered fraud prevention

Add an additional layer of authentication with our integrated KBA tools. With LexisNexis® InstantID® Q&A you can connect to unique, interactive identity questions that are top-of-mind for your customer, but too complicated and identity-driven for fraudsters to easily fake. InstantID Q&A leverages access to billions of public records and non-credit data to generate non-intrusive authentication questions that minimize friction for trusted customers while helping your business actively deflect fraud attempts.

TrueID is powerful. It provides:

Efficiency: Extract customer data directly from ID documents for improved data quality, resulting in continuous downstream gains throughout the customer's lifecycle.

Protection: Performs up to 50 different text and image-based checks. Helps defend against fraud and compliance risks, including date-of-birth verification for age-restricted goods and services.

Coverage: Capture, recognize and verify the authenticity of more than 4,000 ID types globally.

Compatibility: For an extra level of security, TrueID Document Authentication Service can be integrated with fraud and identity verification products to address the most common identity risks.

Extensibility: LexisNexis® Risk Solutions also offers multi-factor authentication solutions to round out your Risk Defense Platform workflows.

Simplicity: No new hardware is required. And, the Web Services interface simplifies integration. We provide iOS, Android, and JavaScript software development kits for ID scanning and selfie capture functionality.

Realize a multi-layered approach for Remote Online Notarization

Seamlessly leverage extracted identity document data via the Risk Defense Platform with TrueID and InstantID Q&A multi-factor authentication.



For more information: Call 888.341.9377 or visit risk.lexisnexis.com/products/trueid

About LexisNexis® Risk Solutions

LexisNexis Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. 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 and www.relx.com.

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