IDCHEX

ID capture and facial recognition to validate consumer identification as part of new account onboarding, a non-FCRA service provided by ChexSystems®

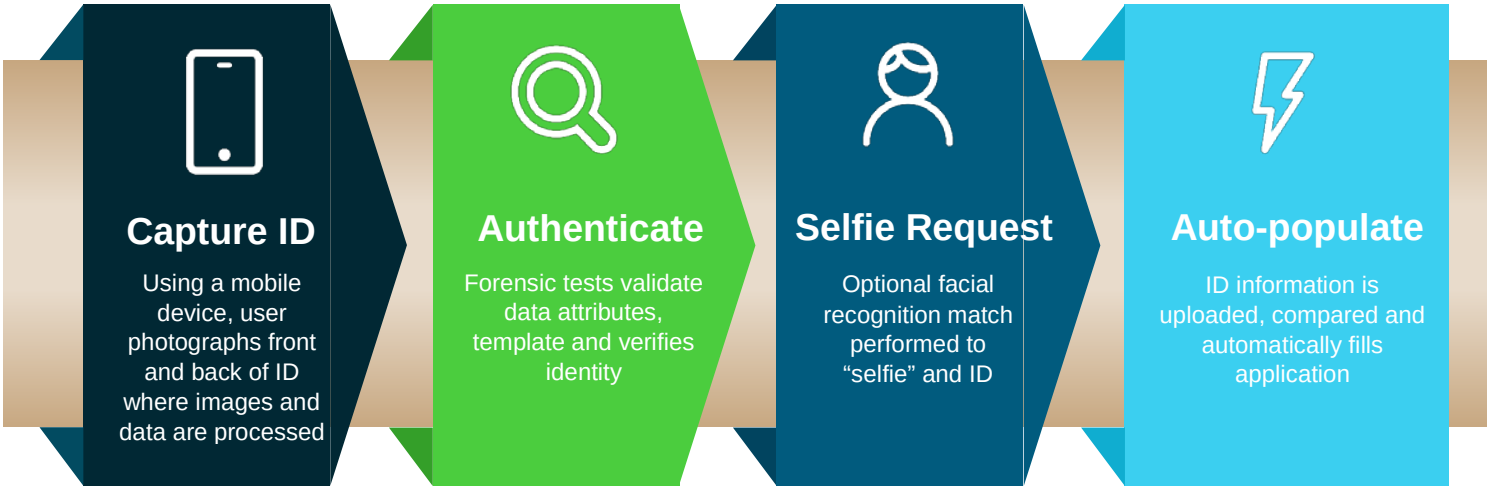
Detect fraudulent IDs and streamline processes with IDChex – a non-FCRA document and identity verification service that utilizes multiple authentication techniques to help ensure a consumer is who they say they are. The IDChex service offers validation of government-issued driver's license, ID cards and passport – both domestically and internationally.

Verify Your Applicants

Collecting an ID is at the heart of many account opening and financial transaction processes. But, is the person presenting Jane Smith's data *really* Jane Smith? Even when a consumer is conducting business in person, it can be very difficult to tell the difference between an authentic ID and a quality fake by manual inspection alone.

IDChex validates by confirming identification documents and alerting you when high-risk attributes are triggered to vet out fraudsters before they can infiltrate your customers' accounts.

This is done in four easy steps:



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How It Works

Image Capture

An image of the front and back of the ID document can be captured by either a scanner, a tablet or mobile phone camera. The images and the data are processed instantly.

ID Template Authentication

A forensic analysis is performed to verify the ID is not expired, and ensure it is the proper template. IDChex confirms the document layout, required hologram, appropriate font and other security features – which will detect anomalies in seconds. Additionally, it compares the data extracted from the barcode to see if it matches the data on the front of the ID.

Auto-fill

The data extracted from the ID can be used to prepopulate fields for the new account opening process, improving speed and accuracy and the overall customer experience.

Selfie Request

An optional service whereby a picture or selfie can be taken of the applicant to perform a facial recognition match. The “selfie” is paired side by side with the ID photo. A score is then assessed based on how closely the person pictured in the ID photo resembles the selfie. This is a useful Fraud Prevention Tool as fraudsters are not likely to present a picture of their face to the entity they are trying to defraud.

Data Verification

When data points are provided, optional forensic checks can be performed to inspect geolocation data and IP, SSN validation, SSN death match, address validation, if the address is a warm or hot address (i.e., hotel, prison, hospital) or known fraudulent activity, and evaluates additional attributes associated with risk.

Configuration Options

01	**Scan & Upload**	Level One simply scans ID barcode, extracts and reads the data, and auto-fills the application or form.
02	**Scan, Verify & Upload**	Level Two includes scan, data extraction and validation of driver’s license or state ID. If application data is provided, it includes matching against scanned document and certain external data sources.
03	**Scan, Verify, Upload & Compare**	Level Three includes programmatic facial recognition that compares consumer “selfie” to photo on the ID document. This feature can only be added to Level 2.

Where It Works

IDChex is offered as an API-based service for omnichannel deployment that will easily integrate and deliver a uniform experience across branch or consumer-facing channels. Our service currently offers validation of any government-issued driver’s licenses, ID cards and passports, both domestically and internationally.

Contact Us

Let’s talk about your future. For more information about IDChex, call us at 877.776.3706 or email us at ASKVirtualSales@fisglobal.com

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