Mitek DATA SHEET

Mobile Verify®

Mobile Verify from Mitek increases approval rates and builds trust with your customers.

Mobile Verify combines linked and layered automated technologies with the world's top forensic experts to detect identity fraud and verify customers faster and more accurately. The customer experience is intuitive and easy to use, from user onboarding to authentication and reverification.



CAPTURE

IDENTITY DOCUMENT

Ensure the user captures a highquality image in their first attempt

95% Acceptance Rate*

- Patented Mitek MiSnap[™] Image capture science
- Touchless capture experience for IDs and selfies on all channels
- Near-Field Communication (NFC) enabled

VERIFY

AUTHENTICITY

Confirm the identity document presented is unaltered and genuine

92% Approval Rate*

- Field level data extraction
- ML and computer vision authentication checks
- Passive and active authentication of NFC chip
- · Forensic level experts

PROVE

REAL-WORLD IDENTITY

Connect a physical person to an identity document

99% Match Rate*

- Top performing comparison technology NIST FRVT
- Tested, demographically balanced algorithms
- iBeta certified, passive liveness detection

Driving the difference

INCREASE APPROVAL RATES

Reduce false negatives, convert more quality customers

MINIMIZE OPERATIONAL IMPACT

Low friction integration, compatible with legacy systems

KEEP FRAUDSTERS OUT

Detect and prevent identity fraud, cut associated costs

MEET COMPLIANCE DEMANDS

Secure all regulatory requirements; AML, KYC, GDPR and PSD2

SIMPLIFY THE CUSTOMER EXPERIENCE

Intuitive and customizable user experience for new and existing customers

FLEXIBLE ASSURANCE LEVELS

Adapt to your requirements, from rapid automation to forensic checks

Linked and layered technologies can be configured to your needs

From a fully automated process that uses AI and ML to deliver a near instant response to agent assisted which uses forensic experts to provide the highest assurance levels possible.

CUSTOMER VARIABLES

- Use case
- Workflow
- Document types
- Geography
- Evidence source
- Evidence quality
- Fraud profile
- Approval ROI

TRANSACTION RISK PROFILE

PRODUCT VARIABLES

BIOMETRICS



- Real-time capture, no uploads
- Active and passive liveness
- Configurable thresholds

ASSURANCE LEVEL



- Auto, Agent, NFC
- Front and back settings
- Inspect and adapt (data policy)

CAPTURE TECHNOLOGY



- Image quality, no uploads
- Front and back requirement
- Barcode, MRZ, NFC

Digital identity verification trusted the world over









ENTERPRISE GRADE

Cloud Infrastructure ensures **99.995**% uptime*

- Enterprise class security
- SOC 2
- Mutual Authentication
- Message Level Encryption with RSA
- 5 second auto SLA













Presentation Attack Detection (PAD) Conformance Tested by iBeta and compliant with ISO 30107-3.

* Product metrics based full implementation using integration best practices and complete Mobile Verify capabilities