# Solving "Know Your Customer" Challenges During Onboarding and Transaction Processing

When onboarding new accounts and processing transactions, it's critical to Know Your Customer. That means verifying their identity, assessing their suitability for doing business with your organization, and measuring the risks of establishing and maintaining the relationship.

Ultimately, financial as well as communications and government entities need to make sure anyone they work with truly is the person they claim to be. In some cases, it's also necessary to check backgrounds to determine if people have a history of criminal activity. But with customers geographically dispersed, building the physical IT infrastructure to meet these challenges while processing onboarding and transactions is simply cost-prohibitive. Yet achieving the Know Your Customer objective is vital for preventing fraud and keeping malicious cybercriminals from infiltrating your systems.

That's where **IDTrust360®** from Telos® can help. Our platform enables business and government entities to verify customer identities without building a physical infrastructure. Just as important, IDTrust360 provides a streamlined self-service experience that allows users to interact with you quickly—you can prevent the frustrations that often prompt customers to disengage.

IDTrust360 is also authorized by regulatory agencies to perform identity assurance through remote self-service onboarding processes as well as in-person onboarding events.
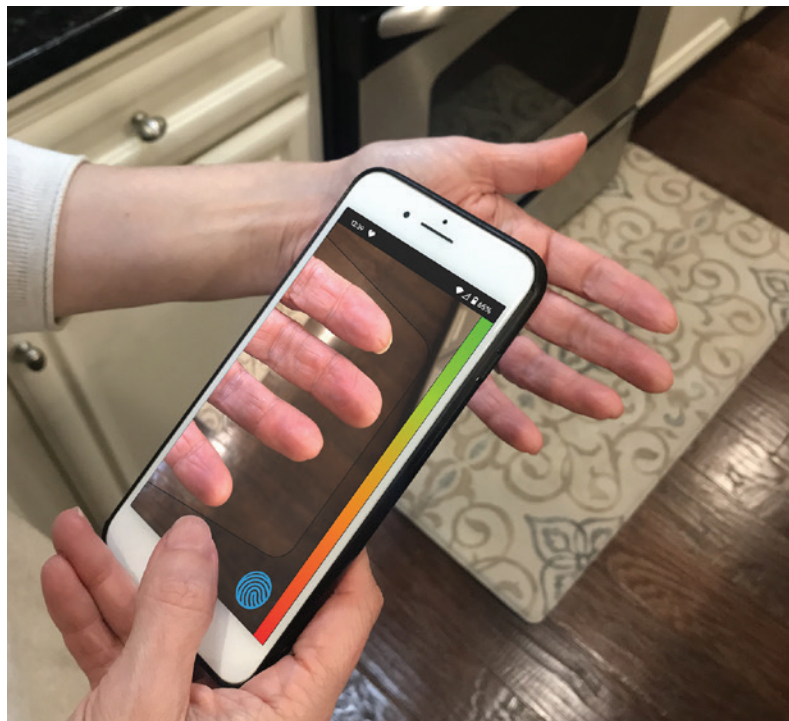
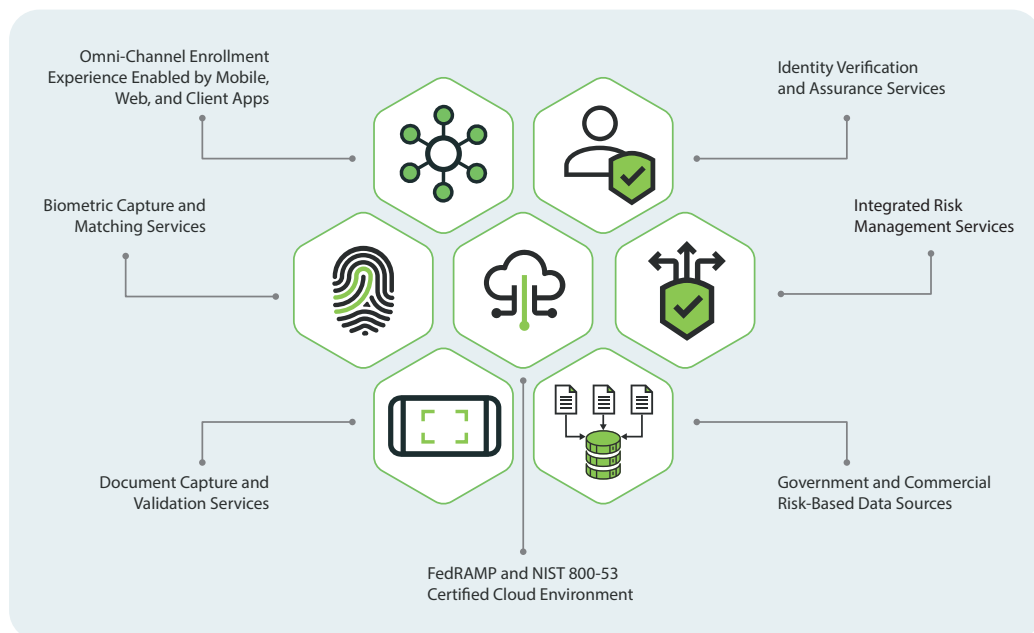## IDTrust360 Identity Verification Capabilities

- Collects biometrics—touchless fingerprinting, facial and voice recognition, and iris scanning.
- Confirms that IP addresses and phone numbers legitimately belong to customers.
- Aggregates credit card transaction data to build customer profiles.
- Scans and analyzes identify documents—driver's license, passport, social security card, and birth certificate.
- Provides FBI channeling access to perform background checks against the criminal histories.
- Applies algorithms and multi-spectral analysis to verify document validity and identify fraud.
- Uses optical character recognition and neural networks to capture mobile device data and images.
- Links to third-party data sources for identity verification (credit bureaus and identity aggregators).
- Manages collected identity information to monitor for changes in customer profiles.

IDTrust360

- Identity Verification and Assurance
- Government/Commercial Risk-Based Data Sources
- Biometric Capture and Matching
- Integrated Risk Management
- Document Capture and Validation
- Omnichannel Enrollment

IDTrust360 enables you to secure your enterprise—whether you need to address requirements pertaining to Know Your Customer (KYC), insider threats, access and authorization, or regulatory compliance. The platform rapidly enables digital identity services within complex operational ecosystems that span millions of identity transactions across workstations, kiosks, laptops, smartphones, and access control systems.

Omni-Channel Enrollment Experience Enabled by Mobile, Web, and Client Apps

Identity Verification and Assurance Services

Biometric Capture and Matching Services

Integrated Risk Management Services

Document Capture and Validation Services

Government and Commercial Risk-Based Data Sources

FedRAMP and NIST 800-53 Certified Cloud Environment

Built on an enterprise hybrid-cloud platform that is certified and operational in several U.S. federal agencies, IDTrust360 gives you the flexibility to securely deploy modular services that transform your business-to-business (B2B) identity environment. The solution also supports business-to-consumer (B2C) applications to extend secure identity services to your customers.

- Meets stringent federal requirements for cybersecurity and identity standards
- Complies with NIST security control and identity assurance requirements
- Supports identity services in the largest digital identity programs
- Captures identity data to quickly validate individuals are who they claim to be
- Contains biometric matching, mobile wallet, and case management features
- Meets complex technical, operational, and regulatory identity requirements

Key IDTrust360 Capabilities:

- Supports touchless, live scan, and wet fingerprint card scanning
- Identifies, prioritizes, and mitigates threats to protect enterprise resources
- Tracks criminal history, terrorist watchlists, vetting, and payment processing
- Aligns with federal agency guidelines for digital identity, enrollment, and identity proofing
- Provides facial recognition, live scan, and no-touch fingerprint scanning and matching
- Provides access and appointment scheduling via mobile, web, kiosk, and client apps

Learn more about how IDTrust360 can enable you to secure your IT infrastructure by contacting us today at info@telos.com.

Telos® Solutions that **empower** and **protect** the enterprise.™