KYC / AML IDENTITY VERIFICATION

Streamline online account opening with digital identity verification

Improve conversion for account opening with simple mobile-based identity verification and document verification

ID.me

USER-FRIENDLY OPTIONS FOR IDENTITY VERIFICATION

ID.me offers two user-friendly options to verify applicant identity for account opening and other financial transactions:

VERIFICATION VIA MOBILE VERIFICATION

Applicant confirms their mobile number through a link sent via text message and ID.me verifies the applicant's identity using data on record with the mobile network operator. In parallel, we screen for potential indicators of fraud.

VERIFICATION VIA DOCUMENT VERIFICATION

Applicant takes a photo of their ID document (driver's license or passport) and a quick selfie. ID.me uses advanced facial recognition to compare the picture of the applicant on the ID document to the selfie. In parallel, we use machine vision to extract content from the document and validate authenticity.

WHY FINANCIAL INSTITUTIONS CHOOSE ID.ME

SEAMLESS USER EXPERIENCE
ID.me provides identity verification options that fit everyone's needs. We minimize forms and data capture with our simplified KYC flow, leading to improved account opening conversion.
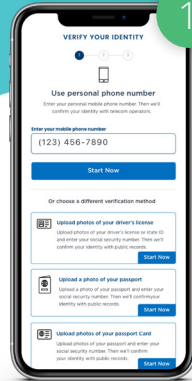
SECURE
ID.me uses bank-grade security infrastructure and federally-compliant information protection practices to safeguard customer data.

AML / OFAC CHECKS
ID.me concurrently verifies that the applicant in the background that the applicant does not have adverse entries against both AML and OFAC lists.
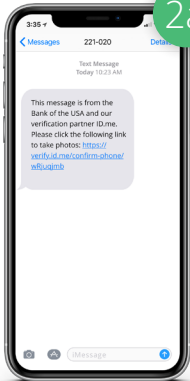
HOW IT WORKS

1

Applicant chooses whether to verify using their phone number or using an ID document.
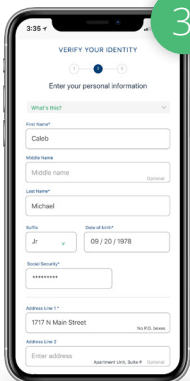
MOBILE VERIFICATION

OR
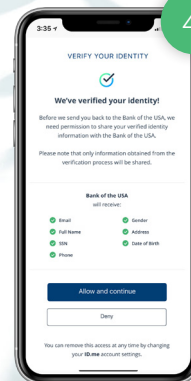
DOCUMENT VERIFICATION

2a

Applicant is sent a link to confirm their phone number.

2b

Applicant takes a photo of their ID document (driver's license or passport) and a quick selfie. Picture of the applicant on the ID document is compared to the selfie.

3

Applicant confirms extracted data and adds their SSN.

4

Identity verification complete!
All necessary AML and OFAC checks are performed concurrently through the process.