GLOBALGATEWAY®

EmbedID

A snippet of code, verify the globe.®

Trulioo®

Onboard verified customers, instantly.

EmbedID is a low-code developer tool that makes it easy to access the Trulioo GlobalGateway identity network. EmbedID creates customizable registration forms that are preconfigured to work with the GlobalGateway API. By integrating a few lines of code, organizations can quickly verify 5 billion identities in over 195 countries around the world.

Identity verification helps you build trust, reduce fraud and mitigate risks. Protect your business against bad actors and stop criminal activity from happening on your watch. Leverage identity verification expertise, best practices and technology from Trulioo so you can focus on your core business: building exceptional products and services, and winning more customers.

Why verify customers?

Trust is one of the most valuable resources online. It's difficult to establish and easy to lose.

Can you trust your customers?

Online fraud is a serious and growing problem. One study found that attempted online payment fraud increased 73 percent in 2019. Illegitimate accounts pose a financial and reputational risk to organizations. Depending on the nature of your business, they can be used to steal services, commit fraud, and perform other criminal activities.

The difference between verification and authentication

When the word *identity* comes up, people often think first about logins, passwords and access management. But identity verification is not the same as authentication.

Identity verification answers the question, "Are you a real person?" Verification typically happens during a person's first interaction with an organization (also called registration or onboarding). Identity verification makes sure that the person registering actually exists.

Authentication answers the question, "Are you who you say you are?" Authentication makes sure that the person claiming an identity is in fact the owner of that identity. Authentication takes dynamic data points, such as something you know (PIN, password), something you own (ID document, mobile phone, bank card), or something you are (fingerprint, biometrics), and validates them with sources associated with that identity.

Can your customers trust you?

Trust in your products and services works both ways. Not only is it vital to trust that your customers represent real people and real revenue, your customers need to be able to trust your organization. If a potential customer doubts that you can provide the necessary trust and safety for their transaction or participation, they will simply not sign up.

For many organizations, trust is a legal requirement.

Identity verification is necessary to ensure compliance with Anti-Money Laundering (AML) and Know Your Customer (KYC) laws. Or, age verification is required to ensure a customer is of legal age to purchase a restricted product or service. Especially for organizations in financial sectors or online gambling, strict procedures for identity verification are not only smart but required.

Any organization that is doing business online needs to take trust seriously, and effective identity verification is a fundamental building block for success.

How are customers verified?

The key to successfully onboarding customers is to make sure that the process is seamless and relatively quick. Customers do understand and appreciate security. However, they have little tolerance for answering unnecessary or invasive questions.

GlobalGateway Identity Verification

Send identity attributes collected during account creation and get a response from GlobalGateway within seconds.

Note that Trulioo does not store any of your customer identity data.

1. Automatically generate EmbedID registration forms for the countries you operate in. Collect only the data you need, and customize the look-and-feel of the forms to match your branding.

2. Your customer fills in information such as name, date of birth, address and national ID number.

3. The information is matched against independent and reliable data sources through secure encrypted API calls.

4. GlobalGateway returns a Verified or Not Verified result to your organization, along with reasons for unverified information.

GlobalGateway ID Document Verification

Capture images of ID documents to make sure they're legitimate.

1. Integrate the Image Capture SDK into your app or website.

2. Your customer takes a photo of their ID. Live self-guided prompts in the camera app help your customer capture the best quality image.

3. The document image is checked for forgery or alteration, and identity information can be scanned and run through a verification process. Depending on the document type, country and level of checks, the process can be fully automated, using artificial intelligence and machine learning, or an identity expert can manually verify, if needed.

4. An additional liveness check can also be included, where a selfie is captured and authenticated to make sure that the person on the ID document matches the person in the selfie.
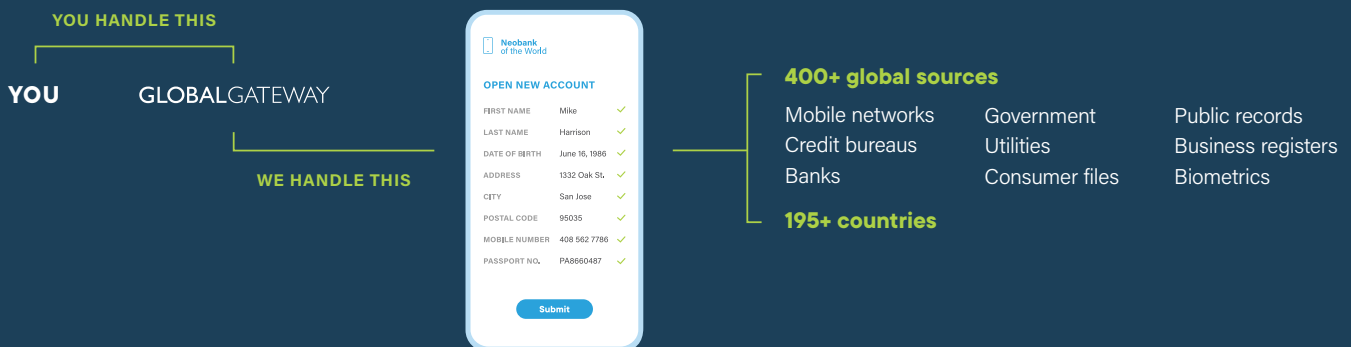
How are customers screened?

For additional risk assessment, you can check whether a customer's name appears on global watchlists.

AML watchlist

1. Customer information collected through EmbedID forms is compared to sanctions lists, law enforcement lists, and governing regulatory bodies around the world
2. GlobalGateway returns a watchlist hit if the customer appears on a watchlist

One connection — EmbedID — provides a one-stop solution to handle sourcing, vetting, contracting, integrating and maintaining connections with all of these data sources and verification services.

YOU HANDLE THIS

YOU   **GLOBAL**GATEWAY

WE HANDLE THIS

Neobank of the World

OPEN NEW ACCOUNT

FIRST NAME	Mike	✓
LAST NAME	Harrison	✓
DATE OF BIRTH	June 16, 1986	✓
ADDRESS	1332 Oak St.	✓
CITY	San Jose	✓
POSTAL CODE	95035	✓
MOBILE NUMBER	408 562 7786	✓
PASSPORT NO.	PA8660487	✓

Submit

400+ global sources

Mobile networks	Government	Public records
Credit bureaus	Utilities	Business registers
Banks	Consumer files	Biometrics

195+ countries

How to integrate EmbedID

Sign up
Register for a free account at tru101.com/GetEmbedID and get started with our documentation.

Style your forms
Choose your countries and adjust the look-and-feel for consistent branding.

Test data
Get instant access to our test sandbox.

Go live
Ready to launch? Upgrade and go live.

EmbedID includes quick start guides and detailed interactive API documentation with integrations to Postman. Trulioo also has a dedicated support team to answer any questions and help you along the way.

Why choose EmbedID?

One solution, one API

Just as your customers want a quick and easy way to sign up for your product or service, we know you want a quick and easy way to integrate identity verification. With EmbedID, there's minimal engineering effort upfront but maximum scalability for any future plans.

No matter what countries you expand to, or how much you scale, EmbedID delivers big-time results with little effort.

- ✓ Automatically create and update forms with fields customized for each country
- ✓ Access multiple verification methods for optimal match rates
- ✓ Normalized data fields give standardized global results
- ✓ Verify identity data and documents, and screen watchlists, all through one solution
- ✓ Integrate once with just a snippet of code

The highest standards of privacy

Protecting sensitive customer information not only makes good business sense, it's mandatory. Whatever the specific legal requirements are for where you operate, one hack can ruin the reputation of your business. That's why Trulioo puts significant efforts into vetting our data sources, clients and operations to ensure the highest standards of data privacy.

For your organization, this means less risk and increased ability to serve your customers with full confidence.

- ✓ Personally identifiable information (PII) submitted to GlobalGateway is purged regularly
- ✓ All data is encrypted in transit between EmbedID, GlobalGateway and data sources. GlobalGateway uses HTTPS and TLS protocols
- ✓ Our data partners don't share or aggregate their data, which helps you meet privacy regulations
- ✓ Trulioo is ISO 27001 certified and so are our partners

Significant operational history and expertise

To develop global solutions and disruptive technologies that implement the latest capabilities in online technology requires deep experience, knowledge and pockets. Trulioo funding partners include multiple global banks, and we have worked with hundreds of enterprise customers (Fortune 500) across the world to optimize the GlobalGateway identity network.

Now, all of this market intelligence and these best practices for identity verification are packaged for EmbedID customers. With one snippet of code, your organization can leverage the most sophisticated identity network on the planet to onboard verified customers, instantly.

Start verifying the globe.

Get 100 free verification requests per month when you sign up at:

trulioo.com/GetEmbedID