

Consumer Account Opening Report 2020

The power of first impressions online

Optimizing account
creation for the
2020 consumer



Trulioo®

Executive summary

This report gives online service providers an up-to-date view of consumer behaviors and expectations during account creation across a wide range of industries: financial services, retail, gaming and online marketplaces.

As people all over the world increasingly favor digital channels to communicate with one another, to access information and entertainment, and to buy goods and services, the number of new accounts is growing rapidly. Alongside this increased appetite for online services, consumers are demanding first-class digital experiences. These heightened expectations start with a secure, seamless and real-time online account opening process.

As this new decade rolls out, online service providers have unprecedented opportunities to drive innovation and customer experience in order to build more personal, meaningful and profitable customer relationships. If online service providers fail to deliver seamless digital experiences when onboarding new customers, or to protect the security or identity of their customers, then they risk losing these customers for good. They also risk causing irreparable damage to their brand. In the 2020s, the stakes for delivering best practice account creation processes have never been higher.

Based on comprehensive research, this report details the characteristics of an optimal process for creating an online account, as seen through the eyes of the consumer. It examines attitudes to online security and highlights current frustrations around account creation. Most importantly, it reveals widespread acceptance of the need for security and identity verification checks when opening new accounts of all types, and the trust that robust processes for security and identity verification engender among customers. However, it also highlights the importance of first impressions and the need for account creation and security checks to be delivered in a fast and seamless way.

The report provides useful insight for online service providers that want to attract, onboard and build lasting relationships with new customers in the United Kingdom (UK) and the United States (U.S.). While there are differences in consumer expectations and preferences for online account creation across different categories — financial services, retail, gaming and online marketplaces — the research highlights the broad truths which are applicable across all sectors.

Those brands which can deliver innovation and compelling digital experiences to online users, while seamlessly protecting their customers against fraud and identity theft, will thrive in the 2020s and beyond.

Research methodology

Trulioo commissioned comprehensive, independent research among consumers in the UK and the U.S.

The research consisted of online interviews:

- 2,036 consumers were interviewed, 1,014 in the UK and 1,022 in the U.S.
- All respondents had created online accounts within the last two years in one of the following areas: retail, financial services, online marketplaces or online gaming
- Within the sample:
 - 1,461 had created a retail account within the past two years
 - 1,488 had created a financial services account within the past two years
 - 1,566 had created an account with an online marketplace within the past two years
 - 1,010 people had created an online gaming account within the past two years. Online gaming in this report is defined as gambling via online sports betting or online casinos

The research was conducted by Insight Avenue between January 10 and January 24, 2020.

Founded in 2015, Insight Avenue is an independent market research consultancy based in the UK, specializing in technology and professional services. Insight Avenue designs and conducts global research across both business decision-makers and consumers or end users. The research covers a broad spectrum of sectors and subject areas, with particular focus on digital transformation, fraud and security, cloud/SaaS and AI/innovation, as well as business issues such as compliance, skills and culture.

Research conducted by:

Trulioo



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1

Introduction

The account creation balancing act

Demand for digital services continues to soar as increasingly innovative applications empower people to do more through their devices.

Across all sectors, consumers are switching to online services to carry out tasks in all aspects of their lives — whether that's shopping, banking, booking tickets and accommodation, or betting on sports matches.

This insatiable appetite for online services is driving significant growth in the digital economy. eCommerce is the fastest growing segment of the retail market in the UK and the U.S., and this trend is expected to accelerate over the next three years.^{1,2} Similarly, spending in the UK via online marketplaces is predicted to rise from £26.2 billion in 2019 to £39.3 billion in 2024, a 50% increase in only five years. In the U.S., total eCommerce sales in marketplaces were worth \$473 billion in 2018,³ with projections for significant growth over the next three years.

The financial services sector has experienced a huge surge in demand for online services and mobile applications. In the UK, nearly three-quarters of people now use online banking services, compared to only 30% in 2007;⁴ while in the U.S. the figure is likely to exceed 65% by 2022.⁵ And the online gaming industry is set to see a huge spike in growth over the next few years, driven by new innovation and the opening up of the sports betting market in the US, where states are rapidly introducing legislation aimed at opening online sports betting.

¹ eMarketer, *Global Ecommerce 2019*, June 2019.

² Digital Commerce 360, *US ecommerce sales grow 14.9% in 2019*, February 2020.

³ US Census Bureau News, *Quarterly Retail eCommerce News*, October 2019.

⁴ Statista, *Online banking penetration in Great Britain from 2007 to 2019*, November 2019.

⁵ eMarketer and Accenture Interactive, *The Banking Industry's Dilemma*, September 2018.

For consumer-facing businesses across all sectors, this demand for more online services represents a massive opportunity to drive revenue and margins despite a turbulent and uncertain economic picture. Online service providers that can attract and engage consumers by delivering innovative products and services, underpinned by first-class digital experiences, will develop deeper, more meaningful and longer-lasting relationships with these customers.

However, the increased use of online services also poses new threats and risks for businesses, as bad actors look for new methods to commit fraud and launder money. Online service providers find themselves under ever more pressure to ensure that they are protecting their customers at all times on their websites and mobile applications. This protection means collecting and managing personal data in a secure and compliant way, and guarding against identity theft.

The result of this pressure for protection is that brands are forever balancing their desire to offer fast and seamless customer experience with the need to protect their customers — and themselves — from fraud and identity theft. Security and identity checks cannot come at the expense of a first-class digital experience. At the same time, online service providers cannot take shortcuts to ensure the security of their customers. For those that do, they risk losing trust, revenue and brand reputation.

The need to properly balance seamless digital experience with protecting customer data and identities is most critical during the account creation process. This is the pivotal moment when a new customer has decided to use an online service and is eager to get started. First impressions are important and long-lasting.

But account opening is also the time when service providers need to verify the identity of the individual to protect against fraud.

They need to run checks, but they need to make the process as smooth and easy as possible for the new customer, or they risk losing him or her forever.

For online brands and consumers alike, account creation really is crunch time.



Account opening and security through the eyes of the 2020 consumer

When developing strategies to find this balance between customer experience and security during account creation, business leaders need to understand their customers — their worries, expectations and drivers when using online services.

And as online consumers become ever more sophisticated in their use of digital services, brands must continually ensure that they have an up-to-date and in-depth understanding of the changing attitudes and behaviors of the people that they are trying to attract, engage and protect. This paper sets out to provide this insight for service providers in four categories — online gaming, retail, digital services and online marketplaces.

The report reveals a high level of acceptance and understanding among consumers of the need for security and identity verification checks. In fact, the vast majority of people express a strong desire to go through these processes in order to alleviate their concerns around online security. Consumers believe that all online service providers have a duty to protect them, and they favor businesses that take their responsibilities seriously.

At the same time, they do not believe that the need for security excuses poor customer experience when they are opening a new account.

Unfortunately, consumers currently feel dissatisfied with their experiences of opening new accounts of all types — whether that's an online gaming service, an eCommerce platform or a financial services account. People are becoming less tolerant of inefficient or cumbersome account opening processes, and they are more likely to take decisive action by switching to an alternative service.

Consumers may have high expectations when it comes to account creation, and they do look very favorably at brands that can offer an experience that combines both speed and security.

When identity verification and security checks are performed in real time, people are more likely to trust the brand in question, to spend more time and money on the site, and to recommend it to others.

2

A desire for more

Unstoppable demand for new online services

The research highlights the extent to which consumers in both the UK and the U.S. are engaging with digital services as part of their everyday lives and their appetite for new and greater numbers of online services.

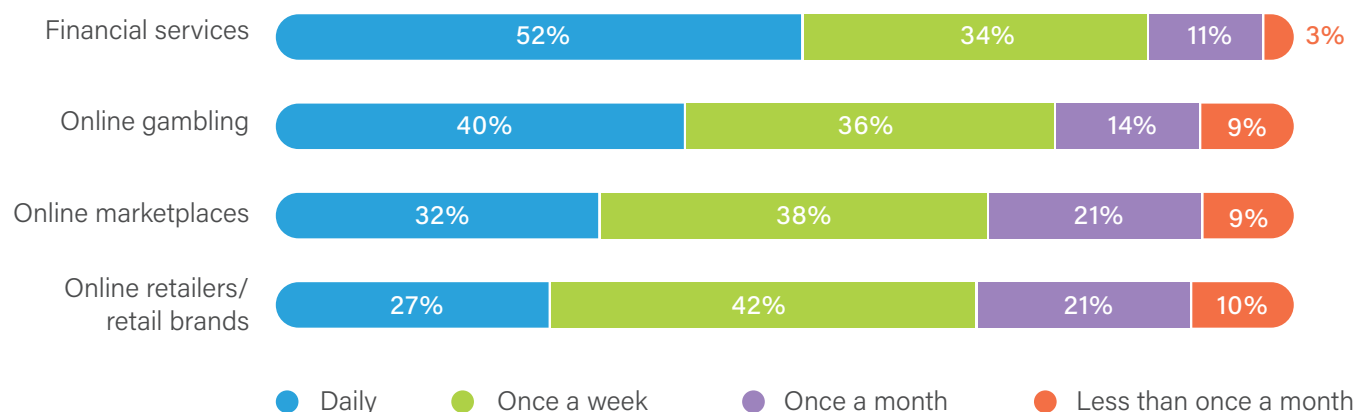
Across all sectors, the majority of people use their online accounts at least once a week and within financial services 52% of people use their accounts on a daily basis.

Consumers are not content to just use the online accounts they already have. They are continually and consistently looking to engage with new sites,

applications and brands across all types of online services.

The average active consumer in the UK and the U.S. has opened up more than four new online retail accounts in the last two years, and more than three accounts with online marketplaces, online gaming and financial services sites.

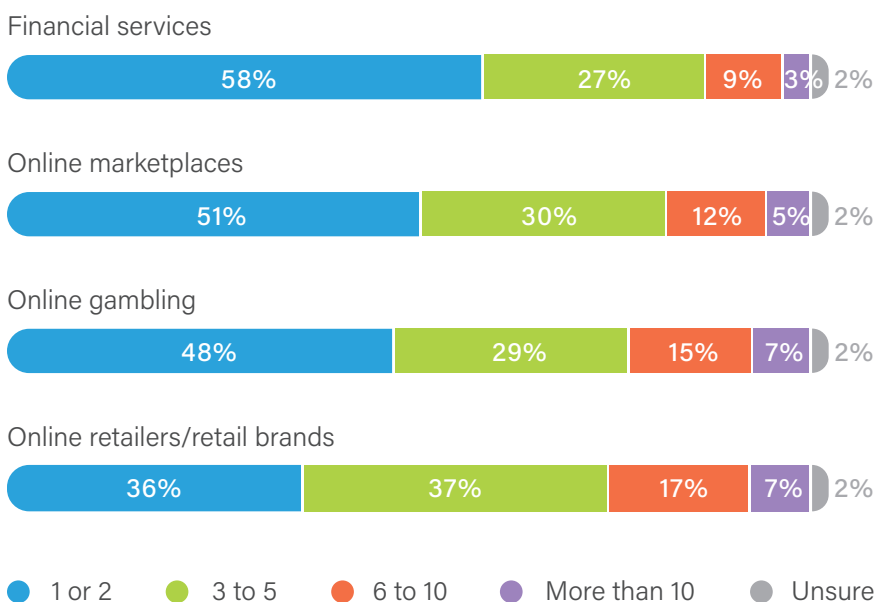
Frequency of usage across various online services



Question: How often do you use the following website types (including mobile apps)?

Consumers are continually and consistently looking to engage with new sites, applications and brands across all types of online services.

➤ Estimated number of online accounts opened in last two years



	Mean average
Financial services	3.10
Online marketplaces	3.47
Online gambling	3.82
Online retailers/retail brands	4.20

Question: Approximately how many different online sites have you created accounts for in each of these categories over the last two years?

The research suggests that people in the UK and the U.S. will continue to engage with a greater number of online services and open up more and more online accounts in the future.

57% of consumers expect to increase the number of online accounts they have over the next 12 months. This figure is as high as 62% for online retail accounts.

The research finds that consumers in the U.S. are more likely to increase the number of online accounts they have over the next year than those in the UK. This is likely to be driven by a spike in new online account creation in the online gaming sector, where legislation to legalize online gaming has already been passed in several U.S. states and is expected to come into force in several other states during 2020. This opening up of the sports betting market will undoubtedly be followed by a surge in account creation.

➤ Expectations around volume of online accounts over next 12 months

	U.S.	UK	Under 35	35+	Male	Female
More online accounts	60%	54%	52%	59%	59%	54%
Fewer online accounts	40%	46%	48%	41%	41%	46%

	Online marketplaces	Online retailers	Financial services	Online gambling
More online accounts	61%	62%	61%	59%
Fewer online accounts	39%	38%	39%	41%

Question: In 12 months' time will you have fewer or more online accounts than you do currently?

3

A tale of disappointment

Consumer attitudes to account creation

As people sign up for increasing numbers of digital services, their expectations for smooth and seamless account creation are also rising. Consumers strongly believe that their experience when opening a new online account should match the level of customer service they are offered in all other aspects of a digital service.

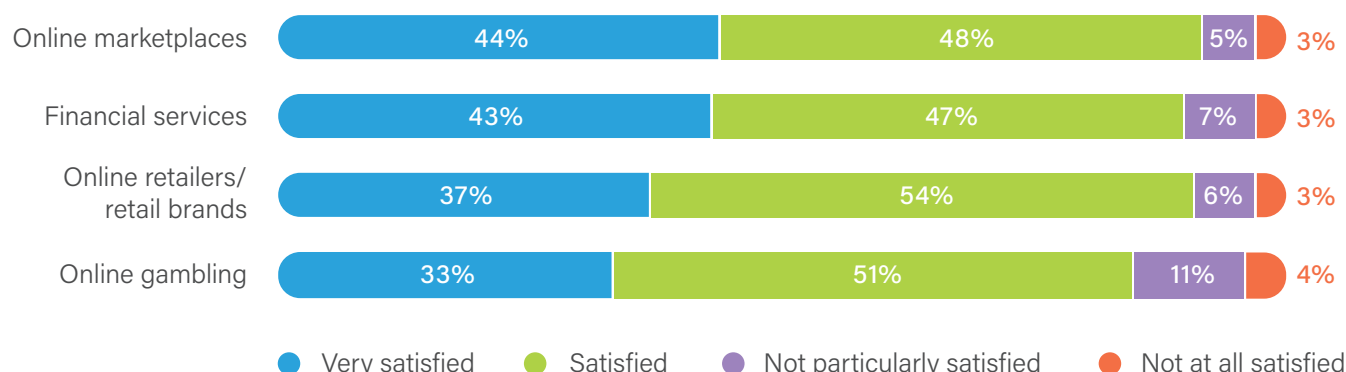
Consumers are acutely aware of and affected by a sub-optimal account creation process. In fact, 73% of people report that the account opening process can “make or break” their future relationship with a brand. Within financial services and online gaming, the figure rises to 77%.

Given the importance that people attach to a smooth and seamless account creation process, it is worrying that less than half of consumers report feeling fully satisfied with their experiences during the past two years.

Customer satisfaction around account opening processes is lowest in the online gaming and online retail sectors, but the sense of disappointment and frustration also extends to consumers creating new accounts with financial services providers and online marketplaces.

The research finds that consumers in the UK are less satisfied with the account opening process than those in the U.S. Younger people (under the age of 35) also report lower levels of satisfaction in their experiences than those aged 35 and over.

➤ Satisfaction with account creation process



Question: For each of the service types for which you have created an online account in the last two years, how satisfied were you with the process?

4

Security first

Defining the optimal account opening experience

Consumers see security as far and away the most important factor in a great online account opening experience.

The vast majority (89%) of people state that a secure account creation process, one that validates their identity and protects them against fraud and identity theft, is very important.

Consumers in both the UK and the U.S. share this view that security is the most significant aspect of account creation. In fact, the research shows that all consumer groups — men and women, younger and older — feel that security is the number one factor in an optimal account creation process.

Other factors that contribute to an optimal account opening experience are that the process allows them to stay in control (57% of people regard this as very important), that the process is seamless (56%), and that it is personalized (46%).



All consumer groups feel that security is the number one factor in an optimal account creation process.

➤ Important factors that contribute to a great online account creation experience

Secure

Validates my identity, protects against fraud and identity theft.



Administrative control

*Keeps me updated, allows me to ask for help.
I feel I have a sense of control when creating the account.*



Seamless

*I can create an account quickly and smoothly.
It feels like an effortless experience and uses as few steps as possible.*



Flexibility

*I am able to create an account from wherever and whenever,
no matter what location or device.*



Personalized

*I am treated as an individual and offered products/communications based on
my specific preferences and needs.*



● Very important ● Important ● Not particularly important

Question: How important are each of the following in contributing to a great online account creation experience for you?

As businesses focus on digital transformation in their quest to drive innovation and enhanced digital experiences for their customers, the narrative is typically one of prioritizing speed above all else in order to meet consumer demands. Alongside this, there is a general perception that some consumers in both the UK and the U.S. remain indifferent to online security and the risks of fraud and identity theft.⁶

However, the research shows that when it comes to online account creation, these perceptions are wholly inaccurate, and consumers are acutely aware of the risks they face when online.

The majority of consumers attach greater importance to security than to speed when opening a new online account. In fact, most people (62%) report that they prefer a slower account creation process with more rigorous identity verification to protect them against risks, rather than a faster process with fewer identity checks.

The preference for security over speed within account opening was evident within financial services, online retail and online marketplaces. However, it did not extend to online gaming, where 53% of people reported that speed was more important than security.

Similarly, there was a marked difference in opinion between younger and older respondents. People under the age of 35 were marginally more likely to prefer a faster account opening process than a more secure one, while those aged 35 and over were firmly in favor of a more secure process with rigorous identity verification.

Overall, the vast majority of consumers attach great importance to security when opening a new online account, and this attitude can be explained by high levels of concern around identity theft and fraud when engaging with all types of digital services.

➤ Preferences for security or speed in account creation

	U.S.	UK	Under 35	35+	Male	Female
Slower, but more secure	58%	66%	48%	67%	57%	68%
Faster, but less secure	42%	34%	52%	33%	43%	32%

	Online marketplaces	Online retailers	Financial services	Online gambling
Slower, but more secure	59%	59%	60%	47%
Faster, but less secure	41%	41%	40%	53%

Question: On balance, which of the following statements do you agree with most? "I would prefer a slower online account creation process with more rigorous identity verification, but have my security and identity protected" or "I would prefer a faster online account creation process with less identity verification but potentially risk my security."

⁶ CNBC, *Two years after huge Equifax breach was revealed, consumers are still too vulnerable to identity theft*, September 2019.

The vast majority of consumers express some level of concern about identity theft and fraud when engaging with online services, and a significant proportion of people are very concerned about the risks.

Levels of concern are highest in relation to financial services, which is to be expected given the type of information these sites hold and the potential financial losses which consumers face in the event of a security breach. However, the research shows that consumers are still acutely aware of the risks of fraud and identity theft when using online marketplaces, online gaming and online retail sites.

➤ **Concerns about potential for identity theft and fraud with different online service types**

Financial services



Online gambling



Online retailers/retail brands



Online marketplaces

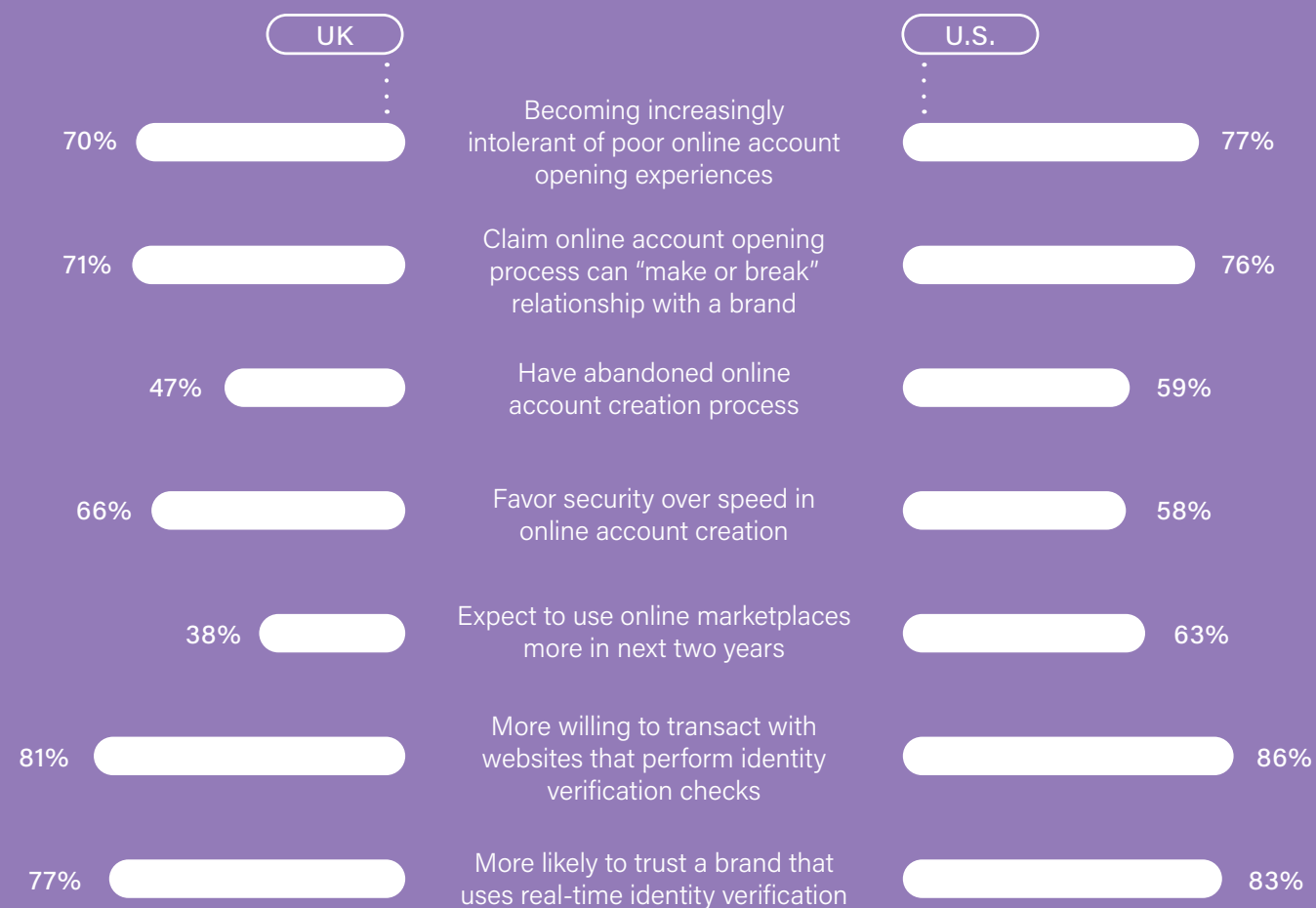


● Very concerned ● A little concerned ● Not concerned

Question: *How concerned are you about the potential for identity theft and fraud with the following types of online services?*

UK vs U.S.

The research exposes some notable differences in the attitudes and behaviors among consumers in the UK and the U.S. when it comes to online security and the role of identity verification.



5

Zero tolerance

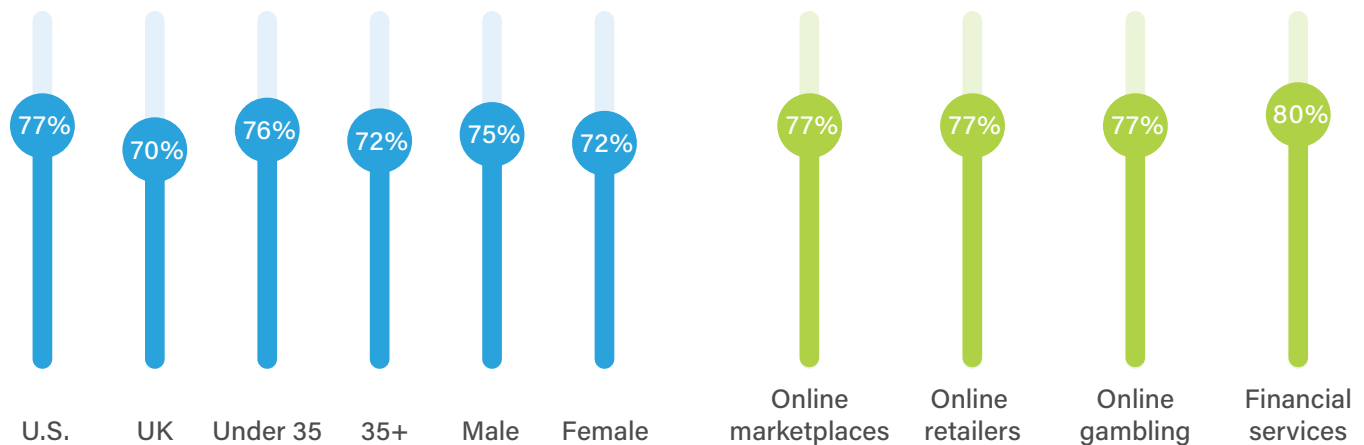
The willingness to walk away

As we have seen, consumers hold strong views on what makes a first-rate account opening process, and the ability of a service provider to deliver this process plays a big part in shaping people's opinions of a brand. Expectations for seamless account creation are high and they are rising further.

Almost three-quarters (73%) of consumers claim that they are increasingly intolerant of poor experiences when opening new online accounts, and they will switch to other providers if they encounter a sub-optimal process.

This intolerance is expressed by younger and older consumers alike, within both the UK and the U.S., and across all types of digital services. People simply will not accept slow or cumbersome account creation processes.

Intolerance for poor online account creation processes



Question: To what extent do you agree or disagree with the following statement? "I am increasingly intolerant of poor online account opening experiences and will switch to other providers if this is sub-optimal."

Indeed, the research reveals that more than half (53%) of people have abandoned the account creation process for one or more types of digital services. Reported instances of abandonment are highest for online gaming and retail services and lowest for online marketplaces and financial services.

The research highlights a wide range of reasons for people abandoning the online account creation process. More than a third (42%) of people will abandon when trying to open a new online account if the service provider is unable to verify their identity

after multiple attempts; 39% will abandon if there is a lack of transparency about why certain personal information is required; and 30% will abandon if there is no visibility on how long the process will take and how far through the process they are.

These factors in account opening abandonment are consistent across all four sectors. Indeed, when it comes to account creation, online service providers in all industries are navigating the same challenges and feeling the same pressures to optimize their processes.

➤ Proportion of consumers who have abandoned online account creation process

	U.S.	UK	Under 35	35+	Male	Female
Online marketplaces	40%	29%	47%	30%	37%	32%
Online retailers/retail brands	51%	44%	57%	44%	46%	49%
Financial services	41%	29%	46%	31%	38%	31%
Online gambling	56%	50%	59%	50%	54%	52%
Any service	59%	47%	68%	48%	55%	50%

Question: Have you ever decided to abandon the process of creating an online account for these kinds of services/platforms?

Online service providers in all industries are navigating the same challenges and feeling the same pressures to optimize their processes.

► Reasons for abandoning the online account creation process

Requesting too much personal information, feels intrusive and unnecessary



Unable to verify my identity after multiple attempts



Lack of transparency about why certain information is needed



Not accepting preferred payment/deposit method



Requirement to provide billing or payment details at registration/before checking out



Lack of progress bar/transparency about how long it will take



Need to visit physical location to confirm details/provide scanned documents



Cannot switch devices mid-registration or does not save registration progress to be resumed later



Other



None of the above/no frustrations



Question: What are the main reasons you would abandon the online account creation/registration process?

6

Acceptance and understanding

Consumer attitudes about identity verification

The research explored consumer attitudes about identity verification as part of the account creation process and the amount of personal information that people are willing to provide.

Consumers are divided on whether service providers currently ask for too much information during the

account creation process. Across all types of digital services, about half of people feel they ask for more information than is necessary, while a slightly smaller number believe that they only ask for the information they need to verify people's identity.

➤ Attitudes towards security checks and the amount of personal information required to open online accounts

	U.S.	UK	Under 35	35+	Male	Female
They ask more than is probably necessary	51%	48%	52%	48%	52%	46%
They ask only what is required	46%	49%	45%	48%	45%	50%
They don't ask for enough information	3%	3%	3%	3%	3%	4%

	Online marketplaces	Online retailers	Financial services	Online gambling
They ask more than is probably necessary	51%	50%	50%	53%
They ask only what is required	47%	47%	48%	44%
They don't ask for enough information	3%	3%	3%	3%

Question: Overall, what do you think about the security checks and amount of personal information that online providers require from you in order to open an account?

When it comes to the types of information required for identity verification, consumers in both the UK and the U.S. are most comfortable providing personal data such as date of birth and home address (84% of people).

However, the majority of consumers are also comfortable providing identity documents, such as passports and driver's licenses (56%), and biometric information, such as fingerprints, face scans and selfie images (52%), when opening a new account.

Unsurprisingly, younger consumers (digital natives or millennials and Gen Z) are significantly more willing to provide biometric data to verify their identity than people aged 35 and over. Men are more comfortable in providing both biometric data and identity documents to verify their identity than women.

The research finds that consumers are split down the middle when it comes to preferences for where control and management of personal information should reside in order to prevent fraud and identity theft.

Half (50%) of people state that they want to take responsibility for managing their own personal data, while 45% want service providers to be responsible. The remaining 5% express a preference for third parties to control their data.

However, regardless of where they think responsibility for managing and protecting their personal data should sit, the overwhelming majority (89%) of people believe that online service providers have a responsibility to reduce cybercrime through whatever identity verification is necessary.

➤ Level of comfort in providing different types of identity markers when opening an online account

	U.S.	UK	Under 35	35+	Male	Female
Identity data	84%	84%	84%	84%	87%	81%
Identity documents	59%	53%	65%	53%	65%	46%
Biometrics	55%	49%	61%	49%	60%	44%

	Online marketplaces	Online retailers	Financial services	Online gambling
Identity data	85%	86%	87%	87%
Identity documents	59%	59%	61%	69%
Biometrics	54%	56%	56%	65%

Question: Generally, how comfortable are you providing the following identity markers when opening an online account?

Note: Percentage value refers to proportion of consumers who indicated they were comfortable.

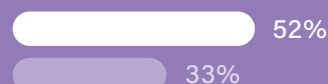
The Generational Divide

Online service providers are increasingly seeking to deliver personalized and tailored experiences to consumers based on their online habits and behavior, age, and demographic profile. In particular, there is a battle to attract and engage younger consumers (millennials and Gen Z) who are typically heavy users of online services and applications.

The research exposes marked differences in behavior, attitudes and expectations around the account creation process between younger consumers (aged 34 and under) and people aged 35 and above.

Younger people are significantly less satisfied by their experiences with opening new online accounts than older people, a reflection of their heightened expectations as digital natives and their desire for speed in all online interactions.

Favor speed over security in
online account creation



More likely to trust a
brand that uses real-time
identity verification



More likely to spend more
time on a site that uses
real-time identity verification



Less likely to abandon the
account creation process on
a site that uses real-time
identity verification



- Consumers aged under 35
- Consumers aged 35 and over

7

A game-changing opportunity

Consumer appetite for real-time identity verification

Consumers in 2020 are looking to service providers to protect them online. However, they do not regard security as an excuse for slow and painstaking identity verification checks.

The challenge for service providers is to deliver the level of protection that consumers want and need but to do this while also meeting expectations for a fast and seamless experience.

Consumers look very favorably on service providers that deliver fast and secure account creation, built around real-time identity verification.

The majority of people are less likely to abandon the process when trying to open a new account if the service provider uses real-time identity verification. They also have greater trust in the brand, feel more valued as a customer and are more likely to share their positive experiences with others.

Perhaps most significantly, 73% of consumers are likely to spend more money on a website where the service provider uses real-time identity verification as part of a fast and secure account opening process.

This finding applies to all types of digital services, from financial services and online gaming, through to online marketplaces and retail.

Consumers look very favorably on service providers that deliver fast and secure account creation, built around real-time identity verification.

➤ Impact of real-time identity verification

I would be less likely to abandon the account opening process



I would trust this brand more than brands that don't do this



I would be more likely to say positive things about the brand to others



I would feel genuinely more valued as a customer



I would be more likely to buy/spend more with them



I would be willing to share more personal data to further enhance this experience



● Percent saying "yes, definitely" or "yes, possibly"

Question: *If brands were to provide a quicker and more secure online account opening process, with real-time identity verification, what impact would this have on you as a customer?*

Building trust in online marketplaces through identity verification

The research uncovered some significant insights into consumer behavior and attitudes towards online marketplaces. Overall, the sector is likely to see continued growth over the next two years, with 50% of people expecting to increase their use of online marketplaces, 45% expecting no change, and only 5% predicting they will reduce their use of these platforms.

The research suggests that the U.S. will see a stronger uplift in use of online marketplaces than the UK, and this growth is likely to be driven primarily by men and younger people.

Despite widespread appetite to increase use of online marketplaces, the research shows that many consumers still have significant concerns.

The biggest consumer concern about using online marketplaces is security. More than half (58%) of people claim to be worried about security and the potential for fraud when transacting on online marketplaces. And the same proportion (58%) regard these sites as more risky than other types of online services.

Expected use of online marketplaces in the next two years

	U.S.	UK	Under 35	35+	Male	Female
Expect to use these more	63%	38%	63%	46%	59%	41%
No change	32%	58%	33%	49%	38%	53%
Expect to use these less	5%	4%	4%	5%	3%	6%

Question: How do you see your use of online marketplaces (e.g., Amazon, eBay, Etsy, Airbnb, etc.) changing in the next 2 years?

8

Conclusion

Seamless account creation is make-or-break for consumers and businesses

In an ever-more competitive digital economy, brands in all sectors must work harder and invest more to attract and engage new customers.

Losing customers and their revenue potential during the account opening process, before they've even had an opportunity to use and engage with a service, is a challenge facing all online businesses.

Online service providers should treat the account opening process with the same level of care and attention as they do all other areas of their operations and customer experience.

They need to recognize the importance of these first impressions of their brand and how account creation can make or break a relationship with a new customer — or good.

We live in a real-time world, and we expect information and services to be available immediately and at all times. We can transfer money between accounts in real time; we can create odds and place bets on the spot; and we can find and book a holiday apartment with one click. We are no longer used to waiting, certainly not online. It therefore shouldn't be a surprise that consumers expect the real-time experience to extend to opening a new account.

But this research shows that consumers simply aren't getting the level of speed and security they expect when opening new online accounts, and service providers are losing out as a result. Brands need to move on from the idea that, by their very nature, security and identity verification checks have to be a barrier to seamless customer experience.

This research shows that there is in fact a strong level of acceptance of the need for identity verification checks within the onboarding process and awareness of emerging threats such as fraud and identity theft. Consumers simply want the process to be conducted in as efficient and intuitive a way as possible, in keeping with the level of customer experience they enjoy at every other stage of the customer journey.

With this in mind, online service providers should review and refine their customer onboarding strategies to optimize account creation, with real-time identity verification embedded into their processes.

In doing so, they can deliver a first-class customer experience which forges trusted and lasting relationships with new customers.

We're moving to a digital-first world but some things remain the same. Making a good first impression sets you up for a powerful and long-lasting customer relationship.



Trulioo is your international partner for identity and business verification.

Trulioo is a leading RegTech company that provides operational efficiencies and cost benefits to our customers. With the ability to verify and authenticate 5 billion people and 330 million companies worldwide, Trulioo offers the most robust and comprehensive identity and business intelligence data from hundreds of independent, reliable and unique sources from around the globe. Our technology allows for seamless integration of identity information into existing systems to perform frictionless, on-demand ID verification.

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