About Acuant

Acquisitions

Today
Trusted Identity Platform

Founded
1999

AssureTec
Technologies
May 2016

Ozone®
Suite of Solutions
September 2017

IdentityMind
Compliance
August 2019
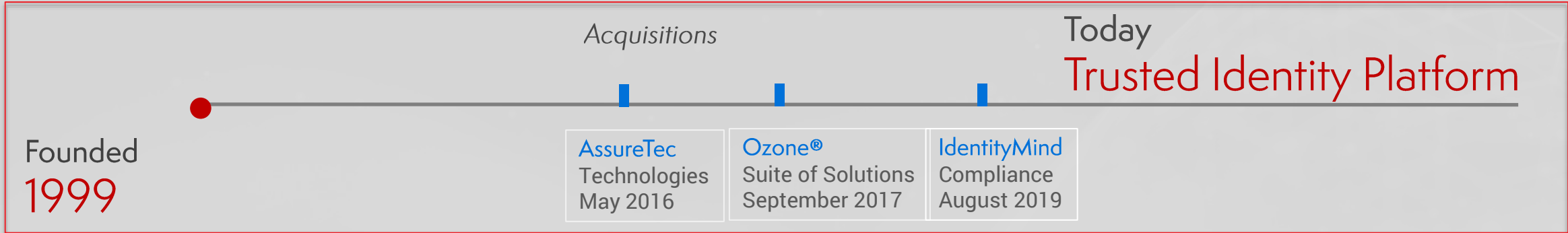
1.5M+ Installations, 1B+ SaaS Transactions

- **Integrated IP Strategy with 30+ Patents**
- **AI Powered with HITL Machine Learning**
- **Leading Global Partners & Customers in Every Industry**

HQ: Los Angeles, CA, USA

Offices: Manchester, NH; Palo Alto, CA; Spokane, WA;
Tel Aviv, Israel; Mexico City, MX; Brussels, Belgium

✓ ISO 27001, PCI DSS, SOC Type 2 & Privacy Shield Certified

✓ FedRAMP Compliance for Mission-Enabling, Secure & Cost-Effective Cloud-Based IT, GDPR, HIPAA & CCPA

✓ ICAO & NIST Guidelines & Specifications, iBeta Compliant

✓ Analyst Recognition: Gartner, Forrester, AITE, IDC & more
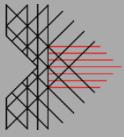
Acuant Allows you to Answer the Most Important Questions

Knowing who you are doing business to establish TRUST is critical.

Is This a Real User/ Person?

- Check current entity against existing digital identities
- Evaluate and compare identity data sources
- Evaluate device information and behaviors

Are They Who They Say They Are?

- Authenticate government issued documents
- Facial Recognition and match / liveness tests
- Validate against prior provided identity attributes

Can I Transact with Them?

- Screen against Sanctions/PEP lists
- DOB analysis from different data sources
- Geo fencing based on IP Geo location, mobile, etc.
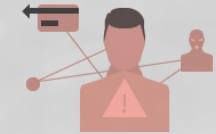
Should I Transact with Them?

- Machine learning to understand risks
- Risk score with continuous data inputs
- Graph intelligence to understand relationships

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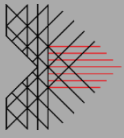
One Platform to Manage Fraud, Risk & Compliance

- ✓ Identity & Synthetic Fraud
- ✓ Age & Data Verification
- ✓ Password Reset, KBA Replacement

- ✓ Bot Attacks
- ✓ Account Takeovers
- ✓ Chargebacks

- ✓ Payment Fraud
- ✓ Transaction Monitoring
- ✓ Sanctions Screening

- ✓ KYC, KYB & AML
- ✓ PSD2, GDPR & CCPA
- ✓ Case Management

Acuant Verify
Identity Verification

Acuant Identity
Digital Identity Engine (eDNA)

Acuant Compliance
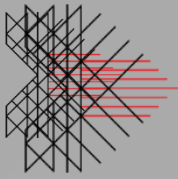Regulatory Compliance

RESULTS

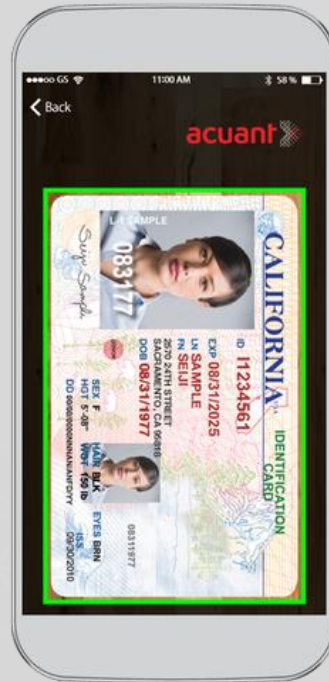| Reduce Transactional Fraud	Automated Solutions Reduce Secondary Review	Reduce Onboarding Fraud
65%	85%	90%

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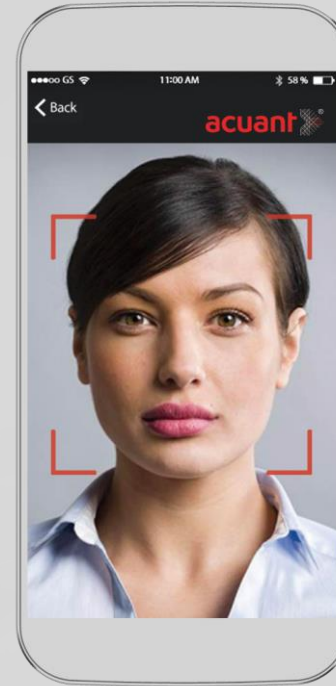# Acuant In Action
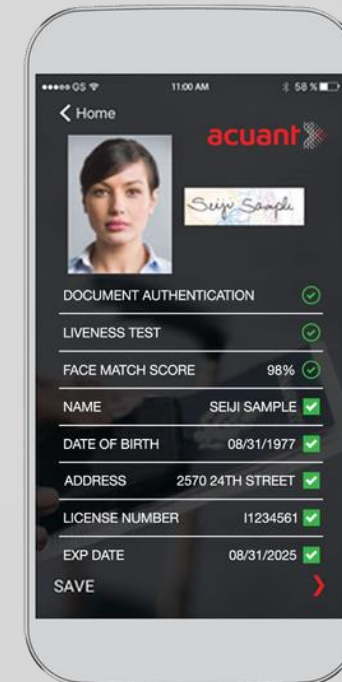
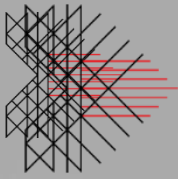Superior patented image capture that automatically crops, detects document type, region and prevents glare

50+ forensic tests run on ID in seconds; 3 classes of facial recognition match and 3 types of liveness tests and chip authentication

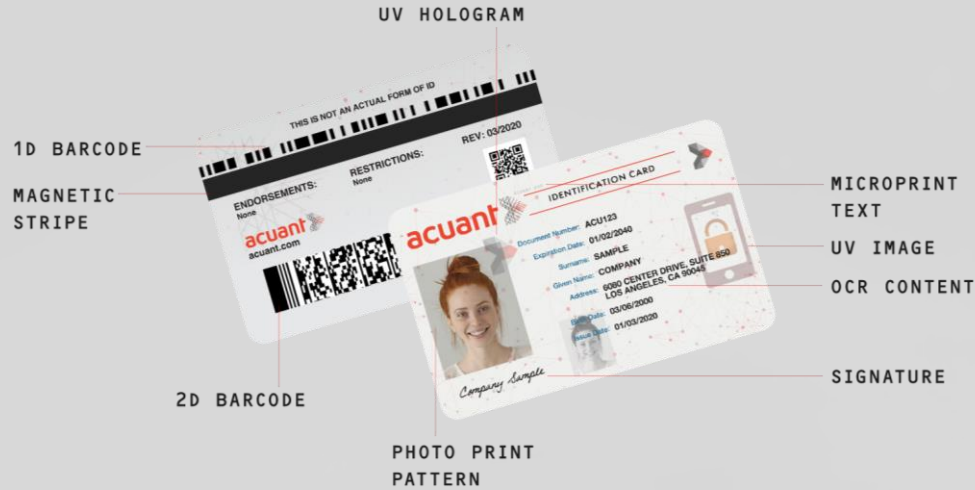Accurate data population directly into your system, device and workflow with fast and accurate results

Global ID Coverage

1D BARCODE
MAGNETIC STRIPE
UV HOLOGRAM
2D BARCODE
PHOTO PRINT PATTERN
MICROPRINT TEXT
UV IMAGE
OCR CONTENT
SIGNATURE

## 6,000 Global Documents | 200+ Countries & Territories

Acuant has the industry's largest Identity Document Library to provide the highest accuracy for passing or failing an ID. We provide continuous updates to our library with the fastest new document onboarding time

Sample Tests

- ✓ 2D Barcode OCR
- ✓ 2D Barcode Format Validation
- ✓ Data Validity Tests
- ✓ Field Crosschecks
- ✓ Magnetic Stripe
- ✓ Microprint/Microtext Detection
- ✓ MRZ Check Digit Validation
- ✓ Near-Infrared Pattern & Response

- ✓ Photo Substitution Detection
- ✓ Photo Printing Verification
- ✓ Retroreflective Laminate Detection
- ✓ RFID
- ✓ RFID Chip Authentication
- ✓ Ultraviolet (UV) Pattern Match
- ✓ Ultraviolet Response
- ✓ Near-Infrared Response

50+ Forensic Tests in Seconds

Sample Identity Documents

- ✓ Driver's Licenses
- ✓ State IDs
- ✓ National IDs
- ✓ Military IDs

- ✓ eIDs & eMRTDs
- ✓ Passports
- ✓ ePassports
- ✓ Passport Cards

- ✓ Border Crossing Cards
- ✓ Voter ID Cards
- ✓ Resident Cards
- ✓ Visas

- ✓ Govt: PIV, CAC, TWIC
- ✓ Medical Insurance Cards
- ✓ Auto Insurance Cards
- ✓ Credit Cards

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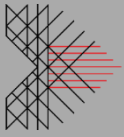
Identity Engine: Patented Electronic DNA- eDNA™

Build   Proof   Monitor   Re-Use

Understand an individual beyond the initial KYC screening event and how your customers are changing and evolving with our patented eDNA™ identity engine.

Degradation of Identity or Compromise	• Real Time Alerts • Know When One of Your User's Identity has Been Compromised • Leverage Acuant's Network of Clients
Anti-Money Laundering	• Identity Risk Based Analysis • Worldwide Jurisdictions Rules • Machine Learning for Suspicious Activity • Statistical Analysis to Highlight Out of Norm Behavior
Fraud Prevention	• Real Time 3-part Engine: Identities, Biz Rules & Automated Review Policy • Machine Learning for Risk Analysis • Avg Chargeback < 20 Basis Points, 3-4% Manual Review, 96 % Automation

Secured via strong encryption, anonymous and compliant with global regulations (GDPR, CCPA, etc.)
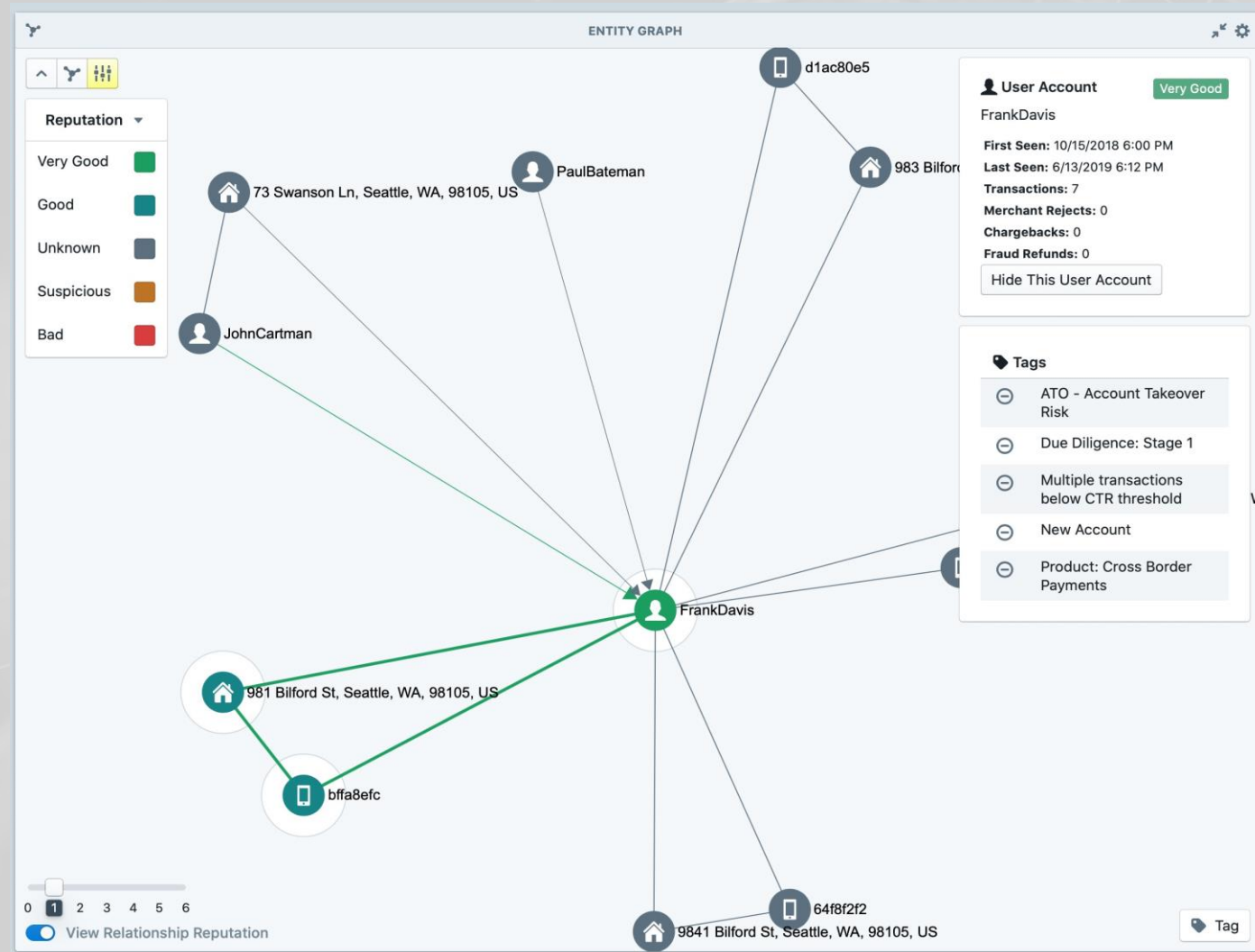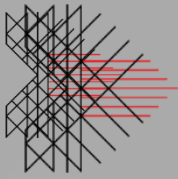
Access 30+ Third-Party Data Sources
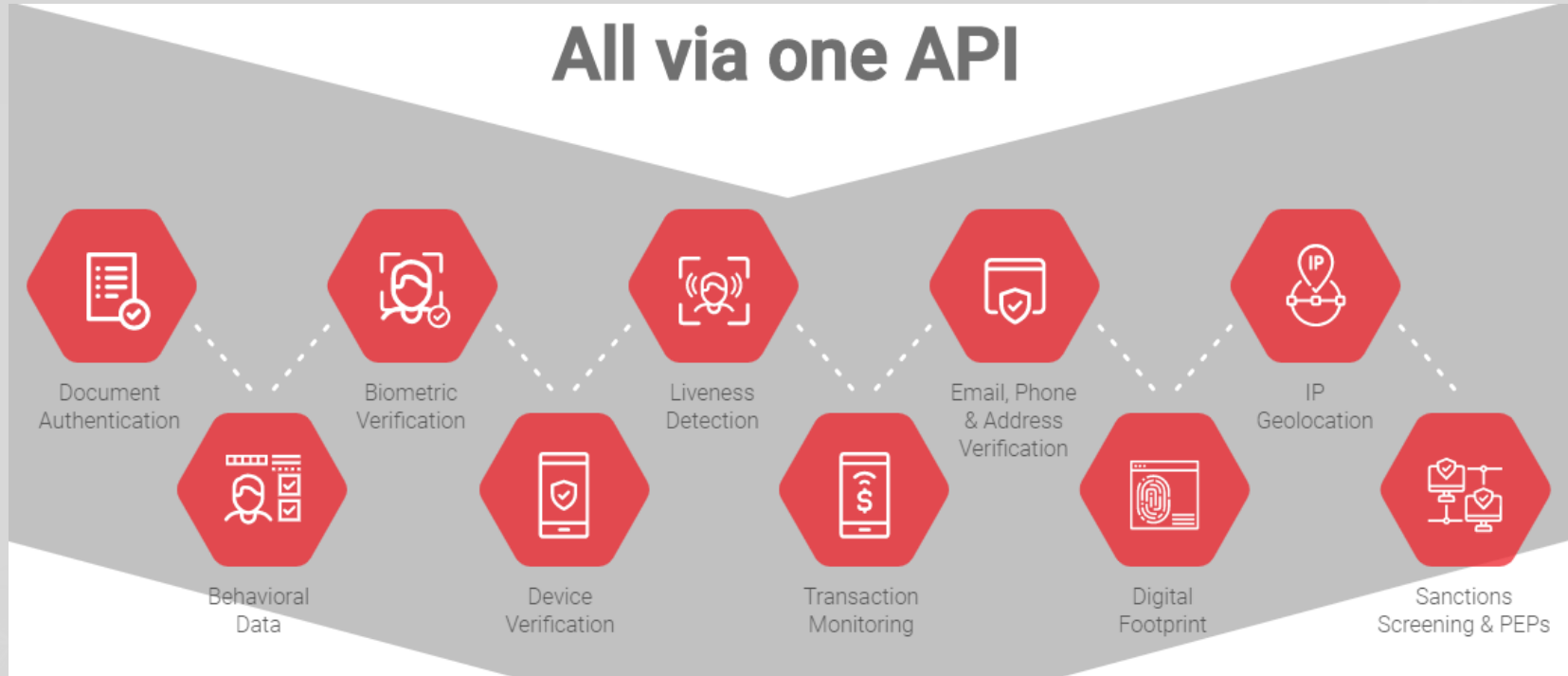
- Address Verification, Identity Verification/Age Verification, SSN Verification, DMV Verification & ID Number Verification

- Makes sure the name & address are associated

- Makes sure the name, address & date of birth are associated, also includes address verification

- Makes sure name, address, date of birth & SSN (full SSN) are associated. SSN verification also includes address verification & identity verification/age verification

Anti-Money Laundering

Detect and prevent money-laundering with continuous monitoring using automation, rules, alerts and cases.
KYC | Transaction Monitoring | Sanctions Screening

Risk-Based Approach Improves Productivity

Apply more hurdles to suspicious users, showing trusted users the fast lane. Fewer alerts where you don't need them.

Dynamic Modeling Is Risk-Based Approach on Steroids

Take a continuous approach beyond the initial KYC event that recognizes that a user's risk profile changes over time.

Contextual Analysis Provides Greater Accuracy

Compare identities, evaluate the risk of the identity's country of origin, and environment. The result is more accurate risk assessment.

Transparency Speeds Set-Up & Understanding

Standards-based platform is highly configurable allowing you to select what you need and enabling you to get started as soon as possible.

Fewer false positives and false negatives though rule and matching technology and increase your operational efficiency through case and queue management.

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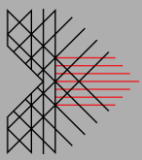
Know Your Customer (KYC)

Digital Identities

eDNA™ - build digital identity using eDNA resulting in pseudo anonymized identity

Partner Ecosystem - 30+ partners to gather insights on all entities of a user i.e., ID Data, Device/IP, Email Reputation, Doc Validation, Biometrics, Social Networks

Reputation - calculated in real time using user entities, attributes relationship and Digital Identities Network resulting in Trusted, Suspicious Digital Identity

Business Relevant Information - collect and associate additional user information for KYC

KYC & Monitoring

Digital Identity Verification - Is this a real person? Is this a synthetic identity? Does the PII provided belong to this person? Can we do business with this person?

Staged KYC - risk based approach to balance the customer experience with needed due diligence

Risk Profiles - risk profiles to have separate KYC rules for customer risk, products, regions etc.

Continuous Monitoring - digital identity is continuously updated with user actions performed in client platform and through partner ecosystem, sanctions, negative news etc.

Global ID Verification - ability to perform global digital identity verification

Acuant®GO

Plug and Play - Embeddable web plugin providing all the functionality and user experience for customer onboarding and to perform KYC

Risk Based Approach - optimized to collect relevant information per region/country and risk-based approach to perform CDD/EDD

Configurability - highly customizable to match look and feel of clients' website

Image Capture Capabilities - enhanced image capture capabilities allowing better document verification results and facial verification

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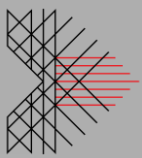
Know Your Customer (KYB)

Operations

Business Verification - verify EIN or tax ID numbers, articles of incorporation; match business or DBA with provided and registered address; automation dependent on region, verification source

Staged KYB - 30+ partners to gather insights on all entities of a user i.e., ID Data, Device/IP, Email Reputation, Doc Validation, Biometrics, Social Networks

Case and Queue Management - escalate edge cases to analysts; cases hold all info for decision making; assign specific type of cases to different analysts automatically

Continuous Monitoring - automated and semi-automated monitoring; alerts based on business changes

UBO & Sanctions

Beneficial Owners Identification - beneficial owner identification processes semi-automation depending upon the country and availability of beneficial owner registries

Sanction Screening - screen businesses and UBOs against Sanctions lists; matches against regulatory sanctions lists in all jurisdictions including OFAC and EU Freeze list; automated list matching – screening businesses against sanctions lists and achieving full coverage with low false positives

Risk & Reporting

Risk Assessment – automated and standardized by profiling and assessing risk by evaluating types of business, legal entity structure, category of business, revenue size classification against size of business, and location; relevant data available through one platform vs. searching in multiple websites and tools, machine learning based models, rules (risk matrix); identity creation; real time risk scoring

Reports and Analytics - configurable operational dashboards, account dashboard for easy viewing of reports and user data; visual link analysis for rapid assessments, compliance reports

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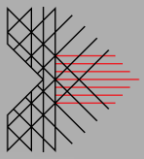
Transaction Monitoring

Detect

Digital Identities – ability to identify user and associated risk using digital identities and reputation

Top-Down Approach – risk-based Approach with AML Risk Profiles and Rules: Threshold, Historical Anomalies, Geolocation

**Suppression Engine – silent alerts using RPA (Robotic Process Automation)

**Bottom-Up Approach – ML Risk Based Transaction Grouping and Anomaly Detection

Investigate

User Centric Alerts – alerts are user centric vs. transaction centric

Alerts Management

Case Management

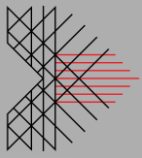**Regulatory Compliance SLAs** – ability to set SLAs and track alerts/cases against them

*Advanced Analysis Dashboard – visualization graph of transactions, money movement, user behavior, link analysis

Workflow Configurability – tailor the solution per business needs

Report

Reports – monthly/quarterly reports tailored for regulators, auditors and internal execs

Regulatory Filing (FinCEN) – automated regulatory filing of suspicious activity report (SAR), information is carried over from Case to SAR filing

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Sanctions Screening

Detect

Sanctions Lists – integrated with 300+ sanctions lists and ability to consumer multiple formats

OFAC, SDN (Regulations, Evaders, Global Terrorism, Narcotics), U.S. Department of State, Financial Crimes Enforcement Network US PEP Lists - US, Canada, Europe, Scotland etc. Regional Lists - Countries, IMF, World Bank etc.

Updates – Lists are frequently updated, in real time or at specified interval based on the list

Applicability Configuration – ability to configure lists which should be applicable to a country or transaction
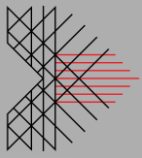
Investigate

Data Matching Algorithms – algorithms tailored to compare names, addresses, country, business names etc.

Fuzzy Matching – fuzzy matching to detect near-matches in addition to exact matches with the ability to do phonetic based matching.

Tuning Capabilities – threshold settings for results of matching algorithm set in the UI using percentage slider

Continuous Monitoring – ability to define intervals at which a group of users or all active users should be re-scanned against sanctions lists

Real Time and Batch Scan – option to do real time scan during KYC or batch scans

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Compliance Capabilities

Onboarding and Monitoring	Know Your Customer	Watchlist Filtering	Know Your Business	Reviewing, Reporting and Audit	Case Management
	Identity Verification	SDN/OFAC List	Business Verification		Investigation Dashboards
	Identity Risk	PEPs / Regional Lists	UBO's		Regulatory SLAs
	CDD & EDD	Virtual Currencies	Risk Classification		SAR Filing
	Step-up Verification	Continuous Monitoring	Periodic Reviews		Queue Management
	Partner Eco-system	Adverse Media	KYB Certification Process		Filters
	Transaction Monitoring	Fraud Prevention	Digital Identities Network		Access Control Management
	Risk-based Approach	Graph Score (ML)	Entity Graph		Reporting
	Suspicious Activity Detection	Entity Graph	User Reputation		Security (2FA)
	Suppression Engine	Rules Engine	Entity Reputation		Privacy (GDPR, CCPA)
	Peer Anomaly Detection	Rules Tuning	Consortium Fraud Insights		Documentation
	Virtual Currency Risk	Simulation	Affiliations		Watchlists
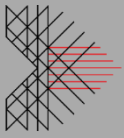
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Prevent fraud, manage risk, be compliant and improve customer experience - ALL IN ONE PLATFORM.

8 BILLION
Over 8 Billion on premise identity checks annually

1 BILLION
Completed over 1 Billion SaaS transactions

400 MILLION
Over 400 Million Digital Identities created

1.5 MILLION
Completed over 1.5 million installations

INDUSTRY LEADERS CHOOSE ACUANT

6 Top 10 US Banks & **400+** Fintechs

3 Top 10 Mobile Network Operators

40%+ Auto Dealers & **Top 3** Rentals

10 Top 30 EMR/EHRs, Pharmacies, Labs

Establish a Trust Anchor: Build, Proof, Monitor & Re-Use Identities in Real Time

Harness a Powerful Orchestration Layer

Deliver Operational Efficiency & Enhance Customer Experiences

Global Capabilities with Omnichannel Deployment

Experience & Expertise
20+ Years, 1+ Billion Transactions, Trusted by Hundreds of Partners

AI Powered & Omnichannel
Scalable Solutions for Speed, Accuracy and Results You Can Trust

Privacy Minded & Secure
End-to-end Encryption With No Data Storage (Cloud or Device)

Customer Centric
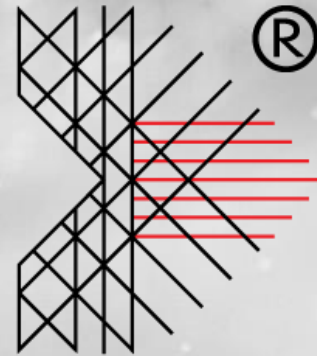Streamlined Integration, Developer Friendly and World Class Support

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