



Case Study | CredDefense | Identity Fraud Prevention

How Passive Liveness Tech Can Prevent Identity Fraud

500K+ users verified monthly

Seamless user journey

CredDefense is an anti-fraud platform operating across Brazil and boasting one of the largest facial biometric databases in the country. It offers efficient identity fraud prevention solutions for transaction authentication and other identity verification-related use cases.

Challenge

- **Improve the security and speed** of the online identity verification
- **Prevent fraud** while providing great user experience through a frictionless online verification

CredDefense carries out biometric identification to confirm a customer's identity on behalf of different service providers. Due to the pandemic, the demand for remote identity verification has significantly increased, and so has the incidence of fraud.

As a result, CredDefense decided to enhance their existing digital onboarding system. The solution needed to provide more efficient online identity verification with a frictionless user journey.

Solution

- **Quick integration** of passive liveness detection via API
- **Improved security** using iBeta Level 2 accredited passive liveness detection
- **Smooth user experience** with instant remote identity verification using smartphones

It only took 10 days from the initial contact to the deployment of Innovatrics passive liveness detection technology. The integration process was swift and straightforward, implemented by CredDefense themselves. MDefense, their remote channel to capture biometrics, was integrated via API with Innovatrics passive liveness, a component of Digital Onboarding Toolkit.

The technology ascertains that behind a captured photo is a real person, preventing the use of third-party photos, whether printed on paper or images from smartphones, tablets or videos. Through instant and intuitive liveness detection, there is no need for the user to submit multiple photos for trusted identity authentication.

Results

- **Fraud prevention** through advanced facial biometrics
- **Low abandonment rate** thanks to user-friendly identity verification

The adoption of Innovatrics passive liveness detection acts as a safeguard that enhances CredDefense's remote identity verification. By adding robust liveness detection, fraudulent activities can instantly be detected and prevented. With simple-to-follow steps, users are more inclined to complete the onboarding process.

Having trustworthy mobile authentication and online customer onboarding, more markets are opening up to CredDefense's security solution. This now includes the logistics industry, where it can be used to accurately verify the identity of drivers.



José Luis Volpini
CredDefense CEO

“ There is a huge demand for anti-fraud solutions and this has caused great investments on our part, whether in the development of proprietary solutions or partnerships, we have to offer what is most secure to our customers. This proof of life (through Innovatrics Digital Onboarding Toolkit) appears as a vaccine against the actions of fraudsters, especially with the growth of online transactions.

Security as a Priority

Through Innovatrics Digital Onboarding Toolkit, CredDefense now offers secure remote onboarding solutions focused on combating fraud in the day-to-day activities of authorized customers.

Passive Liveness as an Effective Tool vs Fraud

Fast, convenient and accurate, Innovatrics passive liveness detection works in the background of the face capture process to effectively prevent fraud before it even starts.

Building an Ecosystem of Customizable Security Components

Capable of both passive and active liveness detection, DOT can easily be customized which allows our partners to add other features such as identity document processing and face match.

Before

Limited method of authenticating IDs remotely

Challenging user interaction to verify identity and genuine presence

Lack of reliable fraud prevention method when verifying customers remotely

After

500K+ monthly users verified using passive liveness detection

Seamless user journey leading to lower abandonment rate

Improved security using iBeta Level 2 accredited passive liveness detection

About us

We are an independent EU-based provider of multimodal biometric solutions. Our algorithms consistently rank among the fastest and most accurate in fingerprint and face recognition. Since 2004, we have partnered with all types of organizations to build trusted and flexible biometric identification solutions. Our products are being used in more than 80 countries, benefiting more than a billion people worldwide.

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