

# CrossCore<sup>®</sup> Doc Capture

End-to-end document verification services

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## CrossCore<sup>®</sup> Doc Capture

CrossCore<sup>®</sup> Doc Capture confidently verifies identities using a fully supported end-to-end document verification service. CrossCore Doc Capture enables an individual to upload an image of a driver's license, passport or other common identity document directly from a smartphone for authentication. An additional biometric capability enables the individual to upload a "selfie" that's compared to the document image confirming that they're the document owner.

CrossCore Doc Capture is entirely hosted by Experian, eliminating the client's need to undertake costly modifications to web services and apps that are required to handle the capture of images with their own resources. Using CrossCore Doc Capture, an individual that requires verification receives an SMS text message with a link that leads them to a client-branded site to upload the images.

CrossCore Doc Capture then authenticates the document and can provide additional security with advanced identity insights and biometric capabilities. Backed by Experian's awarding-winning digital identity and fraud risk platform, CrossCore Doc Capture gives businesses and customers alike confidence across the digital user journey.

## Increase trust and minimize friction

### Seamless user interface

Use the configurable consumer-facing interface to verify customer identities while staying in brand

### Reduce operational costs

Move document verification from the branch, in-person manual review to the online environment, expediting call center verification

### End-to-end service hosted by Experian

Accelerate operational processes and improve customer experience

## Enabling commerce across the customer lifecycle

### Identity verification and eligibility

- Online deposit account opening
- Enhanced KYC/CIP for lending
- Government program eligibility enrollment
- Utility setup
- Tenant screening
- Auto test drives, equipment rental

## Use cases

### Manage risk

- Leverage call center requests to confirm identity before transactions or sensitive disclosures
- Ensure high-value transactions through online channels
- Mitigate identity theft and synthetic identity risk

### Growth

- Increase inclusion through identity certainty for historically underserved populations
- Increase the pool of eligible consumers

## Experian-hosted for fast, seamless deployment

- No API to manage
- Integration to Experian Access<sup>SM</sup> as well as CrossCore
- SDK and consumer-facing screens hosted and maintained by Experian
- Mobile interface built to support accessibility

## Why Experian?

### Identity verification and eligibility

- Platform/technology: Deployment in the cloud including multiple availability zones
- Data: Fully compliant with Payment Card Industry Data Security Standards
- Analytics: Message-level encryption and digital signatures using elliptical curves
- Future-proof: 24/7 operation and automated deployments