

VERIFICATION OF IDENTITY (VOI) FROM SEARCH ACUMEN

ONBOARDING MADE EASY

Search Acumen offers digital Verification of Identity embedded into your client onboarding journey, through a browser or app-based solution with Perfect Portal.

We understand that identity verification through physical or video meetings can add friction to the key early communications with a client and pose significant challenges when auditing results for compliance.

By introducing biometrics to the identity process, individual user risk is eliminated, a definitive answer is available within seconds and compliance can be tracked on an individual client or firm wide level.

Within the eCOS toolkit, VOI can be used as a stand-alone solution, or as part of a complete onboarding journey meeting all the onboarding compliance touch points.



WHAT DOES SEARCH ACUMEN VOI DELIVER?

- 
ID document authentication approving the passport/driving licence/ID card
- 
Similarity check to confirm the person presenting the ID document owns it
- 
Liveness check to confirm the person holding the ID is present

With VOI static images, video conferences and face to face identity meetings become redundant.

Having identified the document is not counterfeit and confirming the certified liveness check, any further AML checks are completed as a back office operation. Own the level of risk for client due diligence with the strongest, certified, single source of identity available, right at the start of your transaction.

HOW CAN I TRUST VOI RESULTS TO MEET MY DUE DILIGENCE STANDARD?

Search Acumen VOI is powered by Jumio, the leading provider of AI-powered end-to-end identity verification and eKYC solutions.

Whilst different governments and regulatory bodies globally may be working to provide guidance on the application of biometric technology, ISO standards are internationally agreed by experts to develop consensus-based, market relevant international standards. Standards for technology which are robust enough to meet and satisfy global security challenges.

eCOS works alongside government and non-government agencies, working party groups and representative bodies. Voicing clients' best interests, and sharing knowledge with agencies such as HMLR and The Law Society on their journey to introduce regulation for identity verification in a UK legal transaction.

HOW DO I KNOW MY CLIENT WILL ENGAGE WITH VOI?

Jumio has verified more than 300 million identities issued by over 200 countries. Their decade of experience is built into the Search Acumen VOI product. The combined knowledge of Search Acumen's UK legal sector experience and Jumio's global consumer footprint is powerful.

Digital identity verification by Jumio is not just routinely adopted by the financial sector – HSBC, Nationwide, Monzo – Jumio identity solutions are used by consumers for every day transactions in retail, gaming, travel, healthcare and education to name a few.

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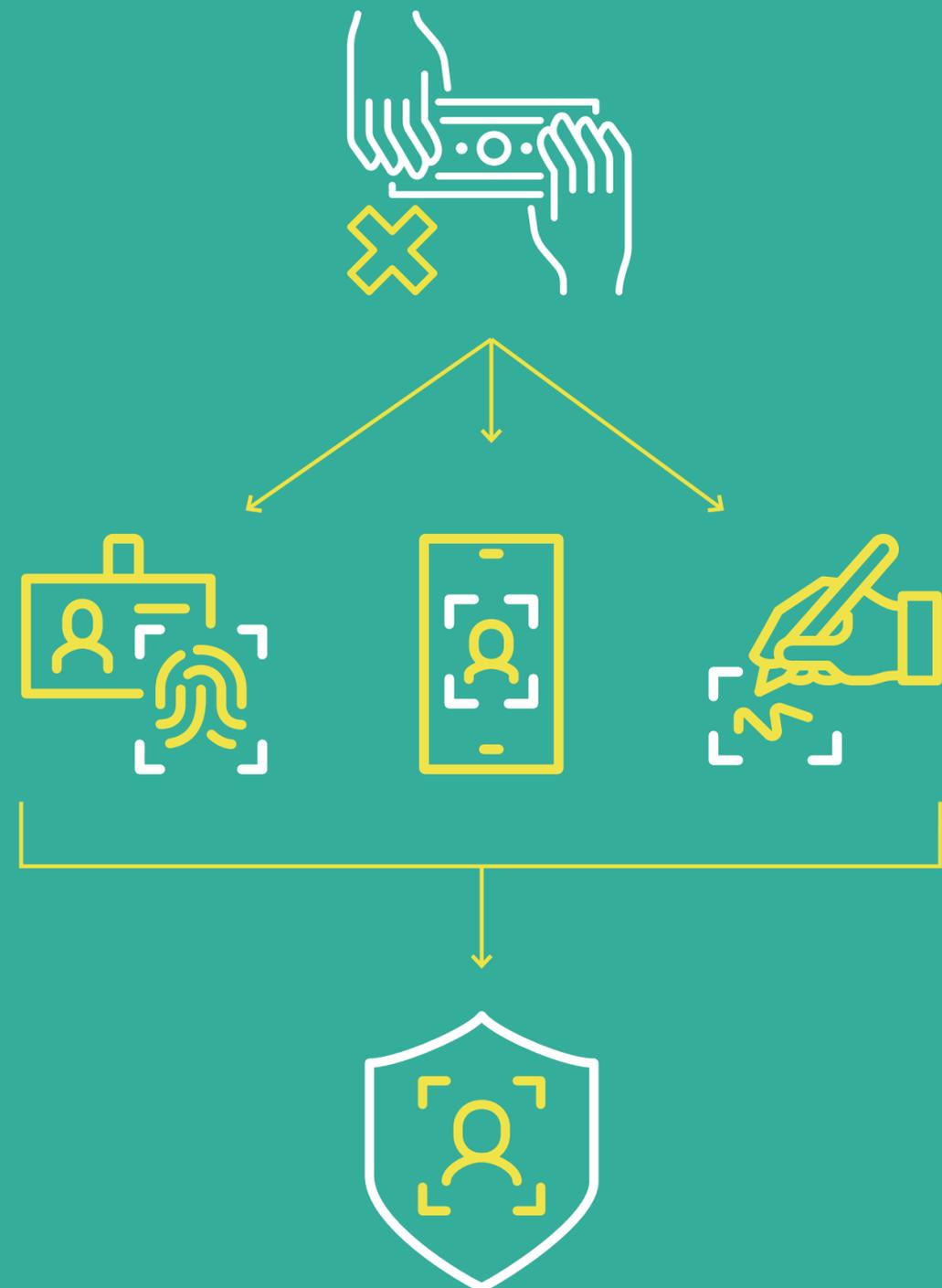
WHERE DOES VOI FIT INTO AML?

Guidance issued by the Legal Sector Affinity Group (LSAG) is clear that VOI technology will not outsource the ultimate responsibility for verification of identity.

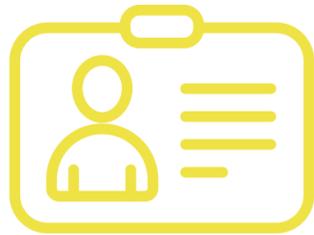
Adoption of technology however can provide the most robust foundation for effectively managing and mitigating risk of money laundering. By demonstrating the place VOI has in legal services onboarding, not just for arm's length transactions but all identity verification, VOI from Search Acumen can strengthen the risk-based approach each firm must demonstrate for compliance.

Whereas one size does not fit all with a client due diligence risk assessment, Search Acumen VOI embedded into the onboarding journey provides clear and definitive results to determine the risk approach to take.

With identity verified and/or risks flagged the AML compliance obligations continue. Search Acumen can provide an ongoing enhanced AML journey suitable for the level of risk identified from initial verification. Search Acumen's approach to VOI within AML is not a tick box exercise - our built in dashboards provide the client, matter and practice wide view of onboarding to enhance your compliance.



YOUR CLIENT'S JOURNEY



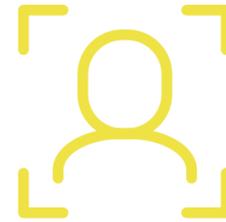
1

Make sure you have one of the following ID documents ready:

Passport, Driving Licence, National Identity Card.
Select the issuing country and the document type to start the process.

Take a picture of your selected Identification Document

Ensure the image is clear and is not obstructed, i.e. all the details are visible and the entire document is within the picture.



2

Take a live picture of yourself following the instructions on the screen

You will see instructions such as: move back/ move closer / hold still until 'success' is displayed on your screen.



3

Upload one of the three documents as a proof of your address:

Utility Bill, Council Tax Statement or Bank Statement.

Please note it must be less than 3 months old.

VOI SOLUTIONS IN MORE DETAIL

Search Acumen uses two products from Jumio within our onboarding workflow:

ID Document Verification

This solution verifies the authenticity of a client's government-issued ID in seconds. Jumio ID Verification supports more than 3,500 ID types across 200 countries and territories. This solution leverages AI, machine learning, OCR and computer vision to determine if an ID document is genuine by inspecting the presence of security features against known document templates. A variety of security features are inspected within the ID including the font, picture, barcode/MRZ, watermarks, holograms, ghost images and microprint.

SEARCH ACUMEN DOCUMENT VERIFICATION QUESTIONS ASKED

Is the government-issued ID (driver's licence, passport, identity card) authentic?

The result delivered is clear with an approved status.

Expired IDs are not automatically rejected. An approved document, if expired, will be flagged for consideration for additional scrutiny and justification in your AML risk assessment.

VOI SOLUTIONS IN MORE DETAIL

Identity Verification

Identity verification supports the AML due diligence entry point by determining the true identity of the client, capturing a picture of their ID document and a corroborating selfie. Jumio Identity Verification uses AI, machine learning and face-based biometrics to ensure the person behind a transaction is present and who they say they are. Because Jumio Identity verification pairs a government-issued ID with a selfie (and built-in liveness detection), it delivers a powerful fraud deterrent to cybercriminals and embeds a significantly higher level of identity assurance into your chosen AML journey.

SEARCH ACUMEN IDENTITY VERIFICATION QUESTIONS ASKED

Is the selfie itself valid? Is the person in the selfie looking forward? Is the person wearing sunglasses or other apparel that obscures their face?

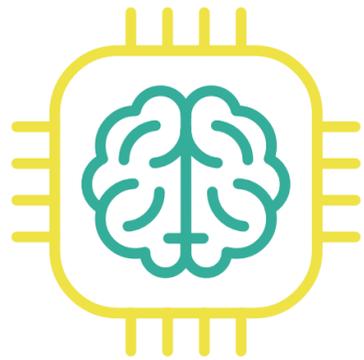
Comparing the image in the selfie to the image on the ID document, is this the same person?

Is the person holding the ID document physically present during the transaction and not a spoof, picture of a picture or deep fake video (methods used by modern scammers to bypass the selfie requirement)?

Search Acumen provides a definitive 'yes' or 'no' verification decision, not a score or a 'maybe'. This definitive decision reduces the amount of manual review that must be performed and is fully auditable.

HOW DOES THE TECHNOLOGY WORK?

There are a number of key technology components that make up the Jumio identity verification process:



Informed Artificial Intelligence (AI)

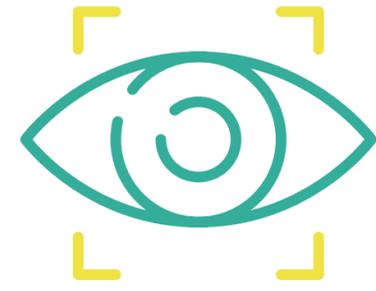
Informed AI is a new way of thinking about AI incorporating large data sets, establishing ground truth (through intelligent tagging) and leveraging real-world production data. All too often AI models are constructed with smaller data sets that have been improperly tagged, which can introduce bias. By using informed AI, Jumio's identity verification processes are faster, more accurate and contain less built-in bias.



Data Tagging

By tagging tens of thousands of IDs, Jumio's Machine Learning (ML) algorithms get smarter, faster and learn how to recognize these patterns automatically. Jumio continually trains its ML models with human review to tag ID images on characteristics such as:

- Was the image scuffed?
- Was the ID hole punched?
- Was there glare?
- Was part of the picture obscured by a thumb?



Optical character recognition

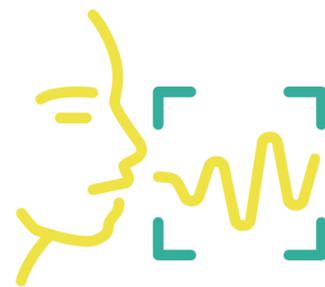
Jumio uses optical character recognition to extract important data from an ID document. When people take pictures of their ID documents using their smartphones or webcams, these images need to be de-skewed if the image was not aligned properly and reoriented so that the OCR technology can properly extract the data.

HOW DOES THE TECHNOLOGY WORK?



Face-Based Biometrics

Jumio's biometric technology enables Jumio to verify that the ID document truly belongs to the person making the transaction. Jumio compares the user's selfie to the photo on the ID document, and generates two scores: one for validity and one for facial similarity. The validity score tells whether the selfie is a valid, live selfie, not a pre-recorded video, bot or deep fake. The similarity score, which is also powered by informed AI, indicates the confidence level that the image in the selfie matches the photo in the identity document.



Certified Liveness Detection

Jumio integrates certified liveness detection to thwart the many well-documented vulnerabilities in less robust liveness technologies which are susceptible to spoofing. Jumio steers clear of gesture-based gimmicks, like asking a user to blink, move their eyes or speak a random passcode, as these techniques add friction to the experience, and are also easily fooled by basic spoofing tactics. In fact, Jumio was the first identity verification solution to leverage certified liveness detection – that is, biometric-based technology that passed Level-2 certification for ISO 30107-3 iBeta Presentation Attack Detection (PAD) testing.



Audited Data

Without auditing the verification history, the only way for other verification solution providers to know if they're getting it right is by having their customers catch and notify them of incorrect verifications. Jumio routinely audits 10-20% of transactions to ensure its verification engine is correctly flagging fraudulent IDs and greenlighting your good clients in a timely manner. With ML becoming so integral, the audit serves as a powerful check to improve system accuracy.

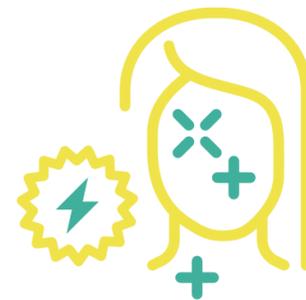
HOW DOES THE TECHNOLOGY WORK?



Course Correction

When a verification fails, Jumio can provide additional information about why an ID or selfie was rejected so users can try again. Jumio returns specific and highly actionable rejection reasons which enable Search Acumen end users to course-correct, address the reason for failure (e.g., a thumb was obscuring a key portion of the ID) and retake a picture of their ID. Just by giving your clients a second chance, we're able to convert 15-20% more clients.

Course correction is fully supported by the eCOS specialist solutions helpdesk, acting as an onboarding partner to each and every law firm. They answer consumer calls when the need for course correction arises.



Blur & Glare Detection

Cameras embedded within today's smartphones provide crisp, high-resolution pictures. Unfortunately, this is not true for older phones or for photos captured with many webcams. Since eCOS supports ID and selfie capture via webcams, we can alert your clients when the image is blurry, fuzzy or just has too much glare.



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