

ID-Pal is an end-to-end solution for KYC compliance, enabling credit unions to verify the identities of their members simply, securely and conveniently.

THE SITUATION

Anti-money laundering regulation requires credit unions to verify their members' identities through Know Your Customer (KYC) processes. While KYC is necessary to prevent fraudulent or terrorist activities, it can be a source of inconvenience and frustration for both the credit union and its members. Cumbersome onboarding processing can encourage minimal or lax compliance practices and increase member onboarding abandonment.

THE SOLUTION

With the shift toward a digital world, prospective and existing credit union members expect solutions that provide answers at their fingertips. The Customer Due Diligence process is no different.

What ID-Pal offers credit unions



Seamless User Experience

Intuitive, seamless and complete user experience.



Easy to Implement

White label, configure and integrate with minimal or no development effort.



Robust Compliance

Multi-layered verification ensures rigorous and robust compliance.



Single-Source Procurement

Multiple industry-leading technologies integrated into one end-to-end solution.

HOW IT WORKS



1. Capture

Mobile app captures identity documentation either in-person or remotely, in under 3 minutes.



2. Verify

Multi-layered verification of member submission via business web portal.



3. Store

Generation and storage of due diligence reporting.

VERIFICATION TESTS

Liveness Check: Motion detection and gesture recognition prevents identity fraud.

Facial Comparison: 50 point biometric facial match.

Document Verification: Full suite of tampering and forgery checks.

Video Analysis: Additional checks via video analysis of identity documents.

KEY FEATURES

- **Member App:** Member submits identity information to the credit union remotely.
- **Business App:** Credit union captures member information in-person.
- **Web Portal:** Robust, multi-layered verification of submission.
- **PEPs & Sanctions:** PEPs checks and sanction screening for 200+ countries.
- **E-verification:** Database checks verify proof of identity and proof of address.
- **CDD Report:** Comprehensive Customer Due Diligence report generated.
- **OCR:** Member's personal information auto-populated in app.
- **Endpoint API:** Integrate member data into existing business processes.
- **Simplified SDK:** Integrate member experience into your CUs existing mobile app.
- **Document Coverage:** Supports 6000+ documents across 200+ countries.