



## **IDENTITY INTELLIGENCE**

With Socure and  
Symphonix



# IDENTITY INTELLIGENCE WITH SOCURE AND SYMPHONIX

## What is Socure?

Socure is the leading provider of digital identity verification and fraud prevention solutions. Leveraging AI and machine learning, Socure enables instant, accurate, and automated identity decisions with unmatched coverage across demographics.

## Why Socure?

As Lending services shift rapidly to digital platforms, traditional identity verification methods — such as in-person checks of manual document reviews — can no longer keep pace with the speed and precision required in today's competitive lending landscape.

Scaling the Lending business while ensuring compliance and preventing fraud is more complex than ever. Balancing seamless customer onboarding with rigorous identity verification, navigating evolving regulations, and mitigating fraud risk can drain resources and slow growth without the right tools.

To stay ahead, lenders must go beyond basic identity checks. They need real-time, AI-driven identity intelligence embedded directly into the underwriting and loan origination workflow. Solutions like Socure ID+ and Predictive DocV provide instant, automated identity verification, fraud risk scoring, and biometric authentication — all while delivering superior borrower experience.



These advanced capabilities empower underwriting teams to confidently assess applicant legitimacy, streamline KYC compliance, and reduce friction at every step of the borrower journey. The result: faster approvals, fewer manual reviews, higher quality loan portfolios, and a stronger defense against fraud — all while delivering superior borrower experience.

In an industry where every second counts and every decision impacts risk, smarter identity verification isn't just a safeguard — it's a strategic asset.

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### Talking Points: Questions

- Assess the manual effort in your identity verification process.
- Are false positives or onboarding delays common?
- Is your KYC/AML workflow compliant and scalable?
- How do you manage hard-to-verify groups like Gen Z or newcomers?
- Is your team challenged by duplicate records or synthetic identities?
- What do you do when a user fails verification — manual review or abandonment?
- How effectively do you correlate identity signals across channels (email, phone, IP, document)?
- Do you have a framework for seamless integration with other systems?

### Talking Points: Answers

- Socure's real-time identity verification enhances approvals while managing risk.
- Utilizes behavioral, device, and network intelligence to prevent fraud proactively.
- Verifies thin-file or credit-invisible users, reducing onboarding drop-offs.
- Scales onboarding for all demographics without increasing manual reviews.
- Symphonix streamlines KYC initiation and result retrieval, improving onboarding and compliance.
- Offers expert-led implementation for quick and easy setup.



# WHY INTEGRATE WITH SYMPHONIX

Socure ID+ and Socure DocV provide state-of-the-art solutions that leverage artificial intelligence (AI) and machine learning (ML) to deliver real-time, highly accurate identity verification for fraud detection and prevention.

Symphonix is a cloud-based, end-to-end platform built for modern lenders, designed to drive the digital transformation of lending workflows. It offers seamless, secure, and tailored integration with Socure ID+ and Predictive DocV services.

## Key Value Proposition:

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### Automated Onboarding, Elevated Experience

- Streamline customer onboarding with industry-leading automation and data intelligence

### Identity You Can Trust

- Confidently verify consumer identities using advanced analytics and trusted data
- Reduce onboarding friction while mitigating identity fraud risk

### Unmatched Identity Coverage

- Accurately verify hard-to-reach populations, including:
  1. Gen Z
  2. Thin-file and credit-invisible users
  3. New-to-country individuals

### Persistent Identity Resolution

- Eliminate duplicate records and manipulation risks with persistent identifiers
- Gain behavioral and transactional insights that grow with your customer

### Actionable Identity Resolution

- Empower teams with clear, actionable insights for faster decision-making

### Effortless Compliance

- Stay ahead of regulatory expectations with confidence and speed





## Key Differentiators:

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- 99% verification success across mainstream populations
- 95% verification success for hard-to-verify segments like Gen Z, thin-file, and new-to-country users
- Up to 99% fraud capture
- Significantly outperforms legacy systems that miss or misclassify identities over 10% of the time
- Achieve up to 40% reduction in manual reviews
- Reduced customer abandonment rates
- 400+ authoritative data sources
- Thousands of online and offline attributes
- Addresses the systemic gaps left by legacy systems — enabling true digital inclusion
- Proven to handle high-volume transactions without sacrificing accuracy
- Delivers identity decisions in milliseconds, enabling real-time onboarding experiences