



Protecting Members, Powering Growth:

Identity Verification for Credit Unions

The Challenges of In-Branch Identity Verification

- Manual ID checks are slow and hold up the teller line.
- Visual inspection can't catch today's sophisticated fakes.
- Inconsistent verification creates compliance and audit risk.
- There's no centralized record of who verified what, when.
- KYC, AML, and BSA requirements demand more than manual processes can deliver.
- Upgrading verification typically requires a costly IT overhaul.

The Solution: Intellicheck Desktop

When a member presents a driver's license or government-issued ID at the counter, the teller places it on the scanner. Intellicheck Desktop immediately reads the authoritative barcode data embedded by the state DMV—the most trusted source of identity data available. Within seconds, the system confirms if the barcode is valid and cross-validates the barcode data against the physical document, flagging any inconsistencies that may indicate fraud or tampering.

The teller receives a clear, definitive result—verified or flagged—enabling them to proceed with confidence or escalate appropriately, all without disrupting the member experience. Every transaction is automatically logged, providing the compliance team with a complete, centralized audit trail across all branch locations.

The result is a streamlined, secure verification process that protects the credit union, satisfies regulatory requirements, and delivers the seamless service experience members expect.

Intellicheck Desktop Advantages



Centralized
Transaction Reporting



Continuous Feature
Updates with No
Downtime



Hardware Agnostic



Negligible False
Positives/Negatives



Strengthens Your
Identity Verification
Compliance Posture

Key verification capabilities include:

- **Authoritative Barcode Analysis:** Detect altered, cloned, or fabricated IDs that appear legitimate to the naked eye.
- **Rapid Decisions:** Get instant results that keep customer lines moving.
- **Automated Actions:** Instantly and accurately pre-fill forms, retrieve account records, and accelerate customer experiences using parsed authoritative barcode data.
- **High Accuracy:** Stay protected with exceptionally low false positive and false negative rates.
- **Doc Verify:** Instantly validate the data on the front of the ID matches what is embedded in the barcode.
- **International Verify:** Optional support for U.S. passports and a wide range of international documents.
- **Failure Explanations:** Tellers receive details about why an ID failed, enabling confident, consistent handling.

The Intellicheck Advantage for Credit Unions

Drive Confident Account Opening and Member Loyalty

Intellicheck Desktop stops synthetic identity fraud at the teller window—protecting your membership portfolio and freeing resources to invest in the growth and services your members deserve.

Build the Compliance Foundation That Enables Growth

Intellicheck Desktop provides an immutable, centralized log of every ID verification across all branches—giving your team the confidence to scale membership with a solid compliance foundation.

Empower Your Team to Deliver Exceptional Member Experiences

With a clear, definitive result at every scan, your staff can focus on delivering the exceptional service experience that sets your credit union apart from the competition.

Ready to protect your members and your credit union?
Contact us to schedule a branch pilot or see a live demo.
www.intellicheck.com/contact

About Intellicheck

Intellicheck is the industry leader in identity verification management. Our SaaS-based validation and proofing services use unique proprietary analysis of DMV-issued IDs to create trusted, real-time identity verification experiences across a wide variety of sectors. With state-of-the-art technology, Intellicheck delivers 99.975% decisioning in under a second.