



Identity Verification Built for Banking

Verify identities to safeguard your accountholders

At A Glance

- Catch counterfeit IDs other solutions miss with a single barcode scan
- Verify identities in real time, without requiring human-assisted authentication or manual analysis for decisioning
- Integrate seamless identity verification to existing in-branch, call center, mobile, and on-line applications quickly with simple APIs and SDKs
- Deliver 99.975% real-time decisioning with near-zero false positives

Identity Theft Drives Banking Fraud

Stealing an identity is cheap and easy, and it happens every day. Amid record levels of data breaches, personal details such as names, addresses, phone numbers, Social Security numbers, and driver's license numbers are readily available for purchase online. A fake driver's license can be made that looks so real that trained law enforcement officers can't tell it's fake. And, if law enforcement can't tell the difference, bank staff doesn't stand a chance. That's why, as criminals get smarter, your ability to authenticate and verify the identity of your customers becomes even more vital to reducing your exposure to financial fraud.

Fortunately, the majority of online and in-person banking fraud can be prevented by accurately verifying the authenticity of a customer's ID and identity. Relying on manual verification by employees is not enough. While employees can compare a photo ID to the customer, they cannot confirm whether the driver's license is counterfeit. The same applies to knowledge-based and templating authentication solutions, which can only ensure the ID resembles a state's standard but doesn't validate its authenticity.

Many confuse scanning the barcode on the back of IDs with validating the document. Most counterfeit documents will scan, and the data will match what is printed on the front. Anyone can generate an unauthorized driver's license barcode that's readable by a barcode scanner using tools on the internet. Traditional identity verification approaches frustrate customers and employees. They involve time-consuming processes that often impede legitimate customers and approve well-prepared criminals.

Using your customer's identity, criminals pursue two paths to defraud financial institutions

Account Takeover (ATO)

Armed with your customer's personal and account credentials, criminals can create a fake ID to access established accounts — withdrawing funds or making transactions using stolen credit card information. ATO accounted for 50% of identity misuse in 2025.¹

New Account Opening

Imposters use stolen or fabricated personal information to open new bank and credit card accounts and apply for loans and lines of credit, and then use those accounts to access funds. New account creation accounted for nearly 38% of identity misuse in 2025.¹



Account Opening

Credit cards, peer-to-peer payments, buy now, pay later, bank accounts



Account Activity

Withdrawals, transfers, credit card charges, balance transfers

Why Customers Trust Intellicheck

- Unique analysis of authoritative security layers in ID barcodes
- More than three decades of experience validating identities
- Trusted by 5 of the 12 largest U.S. banks and 50+ law enforcement agencies
- Fully automated, 99.975% real-time decisioning — no manual review
- Deploys on existing mobile app, web portal.
- White-labeled integrated and non-integrated solutions with fast time to value.

Stop Banking Fraud and Improve Your Customer Experience

Intellicheck delivers real-time identity verification that stops fraudsters while keeping your legitimate customers moving — all with a single barcode scan. Near-zero false positives mean fewer stalled applications, less abandonment, and stronger conversion at every step. The same verification service works in branch, through your call center, and online, so customers get a fast, consistent experience no matter how they choose to interact with you and your fraud and compliance teams have centralized reporting..

Catching What Other Solutions Miss

Criminals can copy the public AAMVA barcode standard — the tools to fake it are easy to find. What they can't copy is the unique security layer each state DMV hides inside that barcode. Traditional barcode scanners only check whether the barcode matches what's printed on the front; they can't read this hidden layer, so they can't tell real from fake. Intellicheck can. We're the only ID verification company that authenticates against these hidden data formats — catching what other scans miss, in a single scan. Identity authenticity can be further increased with optional services such as comparing the front of the ID to the authoritative barcode data, selfie matching, document liveness testing, and more.

For more information, contact your Intellicheck representative or send us a message at intellicheck.com/contact

1. Identity Theft Resource Center, 2026 Trends in Identity Report, June 2026.