doxim®

TRANSFORMING CUSTOMER EXPERIENCE

State-Of-The-Art Compliance Without The Friction

Doxim Self-Service Account & Loan Origination

# COMPLIANCE WITHOUT SACRIFICING
Customer Experience

Finding the right balance between maintaining a frictionless digital onboarding experience while dotting the I's and crossing the T's to ensure compliance can be a challenging process. Firms who cannot strike a balance, risk obstructing good applicants from being approved.

Compliance no longer means sacrificing customer experience. Doxim's Self-Service Account and Loan Origination solutions are designed to give you maximum amount of fraud protection and compliance without causing friction in the customer journey.

Doxim's AI-powered, fully managed digital self-service origination solution is designed to mitigate abandonment and maximize the number of good customers being onboarded. Unlike many solutions in the marketplace which require manual intervention that takes days to ensure compliance and ID verification, Doxim leverages state-of-the art technology to provide instant verification.

With Doxim, financial institutions can focus their efforts on elevating the customer experience while knowing they have the toughest defense against fraud, including, synthetic ID fraud, botnet, spammer and shared device forms of fraud, as well as third-party fraud.

## KYC REIMAGINED FOR THE DIGITAL FIRST ERA
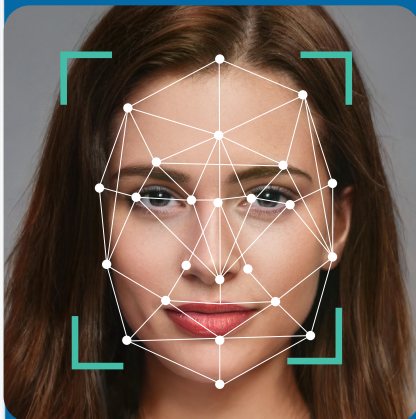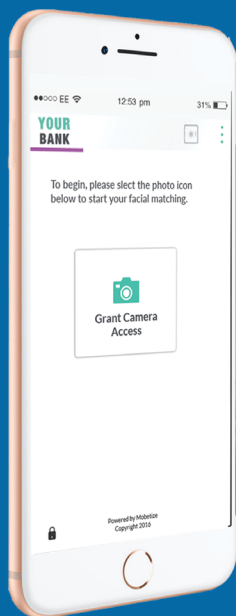
Advanced facial comparison

Secure, fast & user-friendly

Multi-factor comparison and authentication

Real-time facial biometric recognition & likeness checks

GOING BEYOND
The Basics to Mitigate Risk

We want compliance to be your competitive advantage and that's why we've gone beyond the basics to mitigate risk for our clients. In addition to meeting strict regulatory compliance for all jurisdictions in Canada, Doxim performs an array of additional ID Verification safeguards to provide sophisticated data correlation scoring to ensure customer identity.
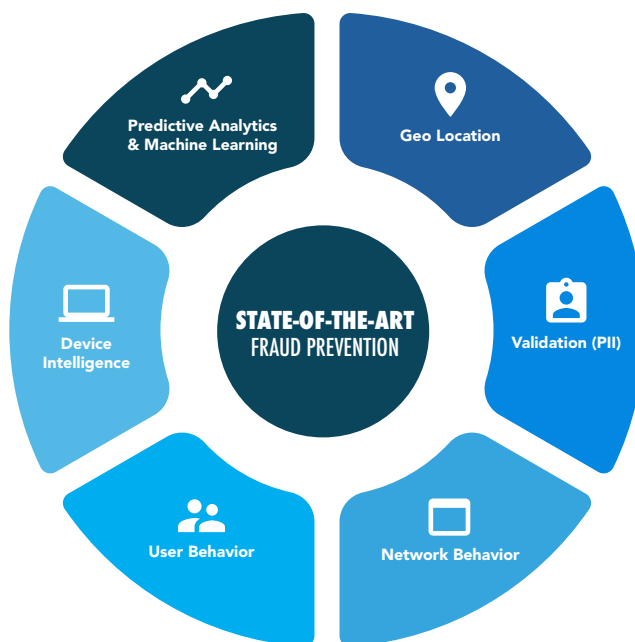
Predictive Analytics & Machine Learning

Linear and nonlinear models trained with collective intelligence accurately predict good and risky identities with fully human readable explanations that justify decisions.

Device Intelligence

Device fingerprint checks to uniquely identify the devices being used to sign up and stop bots as well as previously known fraudulent actors and risky devices.

User Behavior

Passive biometrics measures to detect bots and verify cognitive behaviors (e.g. copying and pasting into a sign up form vs. directly filling out the form) on the device that identify the human actor on the device.

Network Behavior

Measures to compare velocity of each piece of user information as well as compare each signup for anomalies.

Validation (PII)

Validates and verifies customer's personal information including attributes as well as documents to filter synthetic and third-party fraud. It also correlates all the supplied information with the user's name and search global watchlists to stop terrorists and money laundering for KYC compliance.

Geo Location

Checks for known spammer IP addresses and verifies repeat customers known locations while filtering out spammers and other bad actors.

REAL TIME ID & DOCUMENT VERIFICATION
Without Manual Intervention
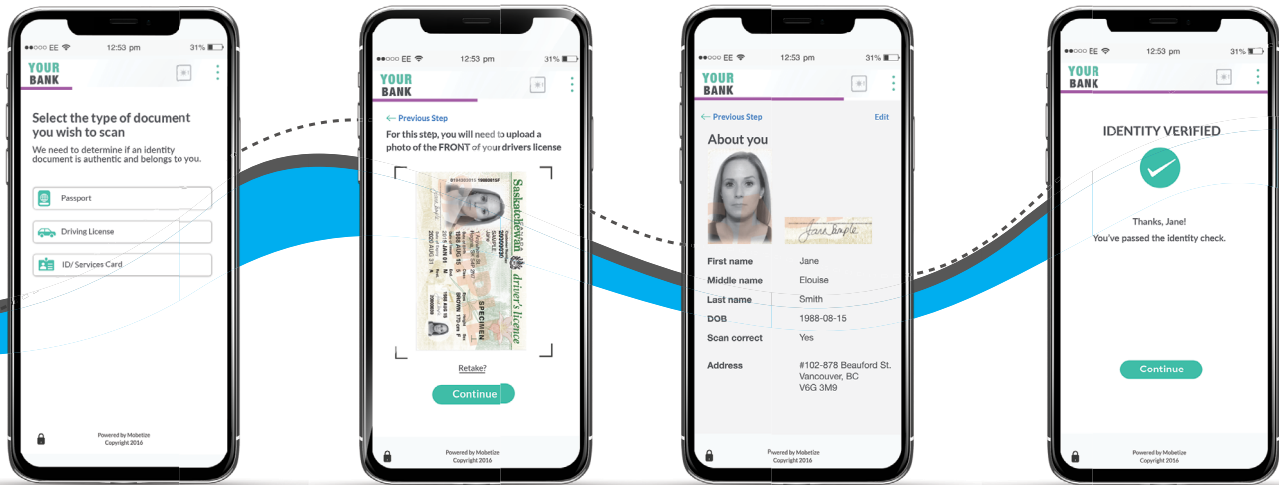
1 At this stage, the customer uploads an image of their identity document. This could be a passport, driving license or a provincial ID/ Services card.

2 A photo of the ID document is taken and the document is analyzed for fraud.

3 The document is crossreferenced using advanced OCR extraction and printed PII comparison from the document .

4 Document identity is passed or failed instantly with no manual intervention.

ACCELERATE YOUR DIGITAL GROWTH WITH DOXIM SELF-SERVICE ACCOUNT & LOAN ORIGINATION

Digital account and loan origination in less than 5 minutes

Truly paperless, complete with ID verification, funding and eSignature support

Fully integrated with Doxim Customer Engagement Management solutions for complete omnichannel support

See It In Action

doxim®

Doxim is the customer communications and engagement technology leader serving financial and regulated markets, providing omnichannel document solutions and transforming experiences to strengthen engagement throughout the entire lifecycle. Learn more at www.doxim.com.

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