

VideoTeleCheck (VTC)

Fraud and Identity Protection Using On-Demand Live Video Authentication

Introduction

In today's world when requiring secure authentication of a person for national security purposes such as obtaining a driver's license, global entry, security background checks, etc. would require expensive face to face interviews. This process is cost prohibitive and is not currently required to obtain credit cards, loans, financial transactions, secure access, references, and other verification processes. The lack of this level of scrutiny leads to an exponential increase in fraud and identity theft. Real-Time Video provides unique characteristics that enable financial institutions, banks, government agencies and companies to implement the same level of security at a fraction of the cost.

Problem Statement

Fraud and identity theft are constantly changing landscapes with those committing the crimes employing clever and more sophisticated techniques. Often these criminals are outside the US in remote locations hiding behind the anonymity of the internet or phone networks. New techniques using mass dialing, Text to Speech, automated voices, voice phishing, etc. are making it increasingly more difficult for banks, financial institutions and government agencies to protect their users.

Solution

Develop a process to authenticate individuals using a real-time video application with both automated and live agents. This process will take the person through a series of multi-layered security checks to validate them prior to any transaction being approved.

Solution Differentiators

The unique characteristics of real-time video enables organizations to validate individuals by recording the person and applying additional applications such as live video captcha, location validation and facial recognition. These applications reduce the ability for an individual to attempt bulk or multiple transactions. This process can prevent mass attacks by requiring up front authentication as a precursor to any business flow process which saves both time and money. Recording of audio and video is also a major deterrent for criminals who do not want to have their image captured which can then be used later for prosecution. Our multi-layers of security creates a very high confidence level and makes it almost impossible for someone to fake their identity. If a person is able to pretend to be someone else, they will only be able to do it once given that their information will be stored for future comparison. Authentication via video is also far superior to two-factor authentication because it validates who is accessing a system where two-factor authentication does nothing to identify who is in possession of the second token. This makes it very difficult for someone to take over an account because it requires revalidation over video which includes an additional comparison of race, age and sex to the user who is applying, thus limiting the number of times a single person can try to commit fraud. VideoTeleCheck could also be used as a requirement to change important account information or to process a transfer over a certain dollar amount. Lastly, the use of live video conferencing allows for a number of additional validation capabilities on top of just validating a person or their location. These include having the person show documents, bills, ID, damage sustained, confirm completed tasks, show serial numbers, VIN numbers, show if another person is present, show an injury and/or anything else in their environment. The ability to confidently validate a person as well as things in their environment makes VTC a solution that can meet the requirements of many different organizations.

VTCSecure Solution

VTCSecure, has developed a virtualized Fraud and Identity Theft application that provides the infrastructure and tools to implement VideoTeleChecks. Their multi-layered approach is the first in the industry to use VTC to detect fraud and identity theft. VTCSecure has developed a modular, secure, encrypted, voice, and video communications call center software platform which allows companies to initiate, validate and authenticate remote users/customers over real-time voice and video conferencing. It includes server side software that can run on any server or be hosted in the cloud and includes access via a clientless browser based webRTC as well as apps for ios, android, PC and Mac.

Key Elements of VTCSecure Solution

- Full Video automated call distribution system with skills and queues
- Fully Integrated with VOIP, PSTN and SMS networks.
- Usable by anyone with an internet connection via free standards based Personal Universal Communicator app for iOS, Android, PC and MAC as well as browser based video all which can be branded, integrated or customized for any entity.
- Visual IVR or IVVR (Interactive Voice and Video response)
- Visual Call Flow Creator allows for unlimited customizable workflow and validation processes
- Live video Captcha and DTMF
- Real-time Network connectivity analysis
- Audio and Video recording of the user
- Voice and Video Facial recognition
- GPS and Location verification
- Live interaction with a verification agent
- Video password validation
- In call live Real Time Text capability
- Automated Live in-call Speech to Text
- Full logging of all calls and reporting engine.
- File Sharing and Collaboration

Key Differentiators

- Virtualized to run in any environment including Private, Public or Hybrid cloud. This allows the data to be controlled, maintained and secured according to entities requirements.
- Modular and Micro Services design allows for integration with existing databases, CRMs, and call center systems.
- System can be used in conjunction with an existing voice only contact center.
- Integration with PSTN and SMS allows for integration with existing phone customers and existing forms of business flow process.
- Users can access the system from most smart devices or computers using a non-proprietary, standards based application.
- Searchable transcription of calls to identify customer problems or issues in real-time
- System designed with high level of security and encryption for all interactions, recordings and all data at rest.
- HIPPA, FEDRAMP, FIPS 140-2 compliant
- System designed with built in accessibility for people with disabilities as well 508 compliance.

VTCSecure enables your organization to develop customized solutions to Initiate, Validate, and Authenticate people, places, and things critical to their operations. This applies to a number of industries such as Banking, Medical, Public Safety, Insurance and Identify Protection.

Contact us today for more info!

VTC

Sample New Account Call Flow



User

User enters PII into online form

Existing data verification applied

At completion users given a link & unique ID

User calls platform and enters unique ID

Video Captcha & Legal Warning

Show User a self video and record them saying name and address

User is sent to a queue for next available agent



VTCSecure Platform

Generate Unique ID and Link

Verify Unique ID

GPS Captured from app

IP address Location Database

DND & VPN check

Network Security check

Device ID captured

Bot Check and Law Deterrent Screen

Lighting Check

Local Facial Recognition check

REmote DB Facial Recognition check

Autoated race, age, sex check

ACCEPT OR REJECT



Transfer to Live Agent

Agent gets pop of all information collected, as well as existing customer Database information

Agent asks to see physical ID over video

Agent verifies name, address, sex, age, race, height, weight over video

Agent verifies user's location

Agent verifies user's phone number by sending SMS code

Agent records user's visual password

User is provided code to complete online application process