



Thwart Unemployment Fraud with Secure Digital Identity Assurance

Unemployment benefits and business loans have expanded, with increases in the number of recipients and the addition of new programs such as work sharing. Unfortunately, this has resulted in expanded attack surfaces and increasing payouts for successful fraudsters, and many states' unemployment systems are being overwhelmed by fraud. In the twelve months since March 2020, the U.S. Department of Labor estimates that more than \$63 billion has been paid out improperly through fraud or errors, with fraudsters using data stolen from prior breaches to impersonate citizens and access their expanded benefits.

Today, government offices face the challenge of continuing to process claims and promptly issue payments while reducing rampant fraud.

Digital identity assurance solves this challenge.

Daon's IdentityX® is a seamless, all-in-one identity assurance platform for digital onboarding and citizen authentication.

First, IdentityX **binds online accounts to real identities** by comparing a government-issued ID to a live selfie—using state-of-the-art facial biometrics and liveness detection—with support for 7,000+ government-issued documents from 200+ countries.

Once a citizen has been digitally onboarded, government offices can **instantly verify the citizen's identity**, streamlining and securing interactions in multiple channels, including mobile, desktop, contact centers, and physical locations.

Secure Your Unemployment Benefits with Easy-to-Use Identity Assurance

With our simple API integration, government offices can quickly **add identity assurance to existing systems** and workflows, ensuring that each recipient completes a secure identity verification process before receiving benefits.

IdentityX can **reduce operating expenses**, too. For instance, using voice recognition can reduce the duration of an inbound support call by 45 seconds, on average. Better still, biometric-based identity assurance dramatically reduces the number of support calls (especially password reset requests), saving government offices time and money.

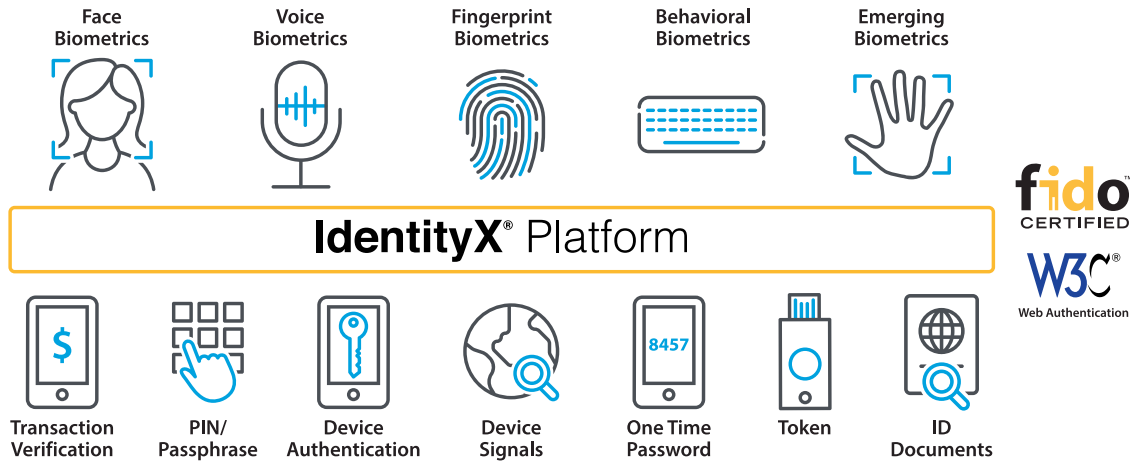
Security & Usability, Together

IdentityX eliminates the need for trade-offs between security and usability. In fact, government offices can choose the precise levels of security they desire by combining citizen-friendly biometric and non-biometric security factors, including:

- Confirming the user is in possession of a registered device (something the user *has*)
- Face, voice, or fingerprint biometrics (something the user *is*)
- PIN or passphrase (something the user *knows*)
- Geolocation (*somewhere* the user's located)

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Additionally, IdentityX **confirms the presence of a live person**, thwarting attempts at spoofing with a photograph or video. Daon's liveness detection technologies employ the industry's most advanced machine learning algorithms, mitigating the risk of fraud while requiring minimal time and effort from citizens.



Get Up and Running Fast

As a SaaS solution, IdentityX can be deployed in mere days, providing onboarding and authentication within an app, a Web browser, or a seamless journey from browser to app. IdentityX is available as an on-premises solution as well.

Daon's IdentityX empowers government offices to verify identities, while providing:

- 1. Identity Continuity:** With seamless omnichannel integration, users can enroll once and authenticate anywhere for ongoing security and consistency.
- 2. Scalability:** Daon technology has been chosen to secure more than a billion identities across the globe and completes 100s of millions of transactions each day.
- 3. Proven, Global Deployments:** For more than two decades, Daon has been the most trusted name in biometric identity assurance on six continents. More than 150 major professional organizations use Daon technology.
- 4. Most Robust Anti-Fraud Techniques:** Daon has brought more biometric applications to market than anyone else and holds 160+ patents—more than double the number of our nearest competitor.

Case Study: Helping Tackle a £1B Problem

[Target Professional Services](#) used IdentityX to develop **mypensionID**: an innovative app that makes it simple and secure for pension providers to onboard customers and confirm liveness. In addition to opening a digital channel for better communications than traditional post and email, mypensionID quickly stops payments to deceased members, which is currently a £1B problem in the UK.