
AWS
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AIM305

Combating fraud with identity verification AI workflows

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Today at a glance

- The digital fraud era
- Benefits of identity verification across use cases
- Identity verification with AWS
- Demo and review of key architectural diagrams
- Next steps

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Digital fraud era

Costs, risk, and liability
from fraud attacks on the rise

74% Organizations target of scams in excess of $50K[1]

140% Increase in fraud attacks since 2020[2]

282% Growth in account takeover fraudulent activities[3]



1 LexisNexis True Cost of Fraud 2020, https://tinyurl.com/5c62mz7y
2 Sift Digital Trust and Safety Index, 2020, https://tinyurl.com/36rz98hu
3 JPMC Payments Fraud Control Report 2021, https://tinyurl.com/25chdya4/

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Adding identity verification to your workflows

What mechanisms do you have in place to authenticate users?

How do you prioritize workflows to implement IDV in?

How do you track fraudulent attacks and quantify their impact?

How do you track the efficacy of your identity verification solution?

How do you prioritize authentication solutions?

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Identity verification: Scale, speed, and accuracy at a lower cost

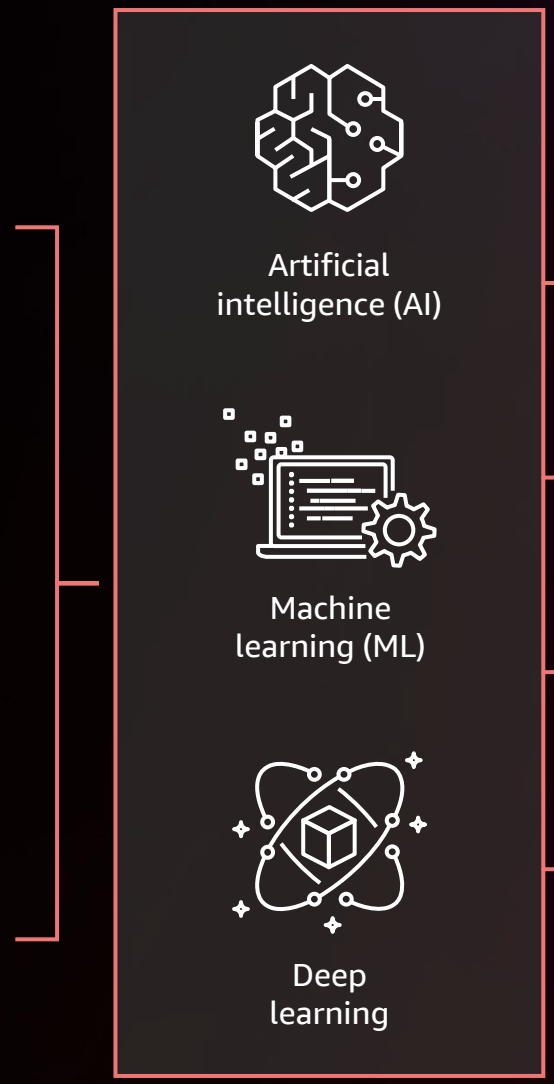
Needs

Prevent fraud

Deliver security at scale

Better allocate human skill

Meet compliance and guidelines



Benefits

Increase customer trust

Grow users faster

Reduce human in the loop workload

Lower costs and overheads

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Fraud prevention benefits customers across use cases

- Certification
- Attendance
- Retail
- Gig economy
- Access control
- Travel and hospitality



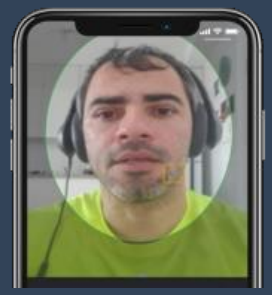
FSI customer onboarding & verification

- Welcome new customers or verify existing ones
- Digital touchless experience
- Confidence scores to confirm identity and ownership



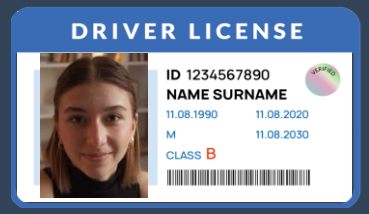
EdTech: online proctoring

- Supervise online activities with visual analysis
- Reinforce requirements and rules that guarantee validity of process and results



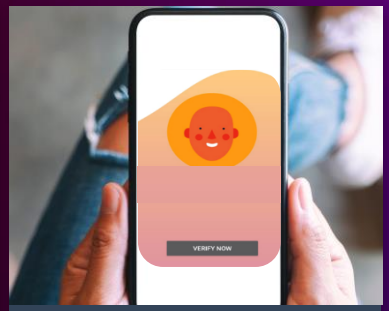
Gig economy verification

- Deliver trust
- Consume goods and services safely from shared economy providers



Event & airport check ins

- Verify all type of documents
- Process thousands of check ins in real time



User challenges

- Reduce process risk, human error, or bot attacks with verification challenges

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Answering the why

Why use identity verification to deter fraud?



Stop attacks immediately



Mitigate risk



Easy integration

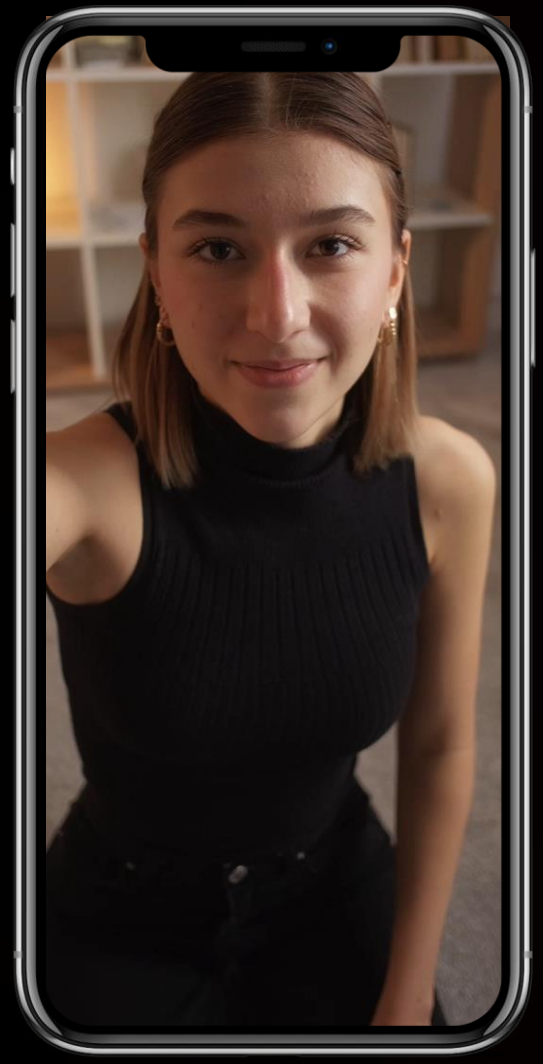


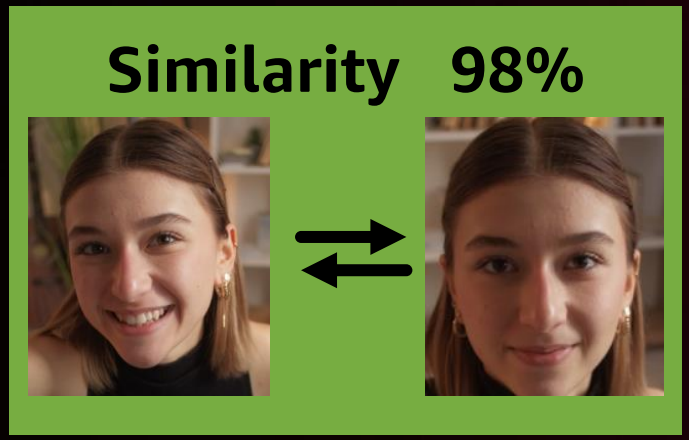
Most effective

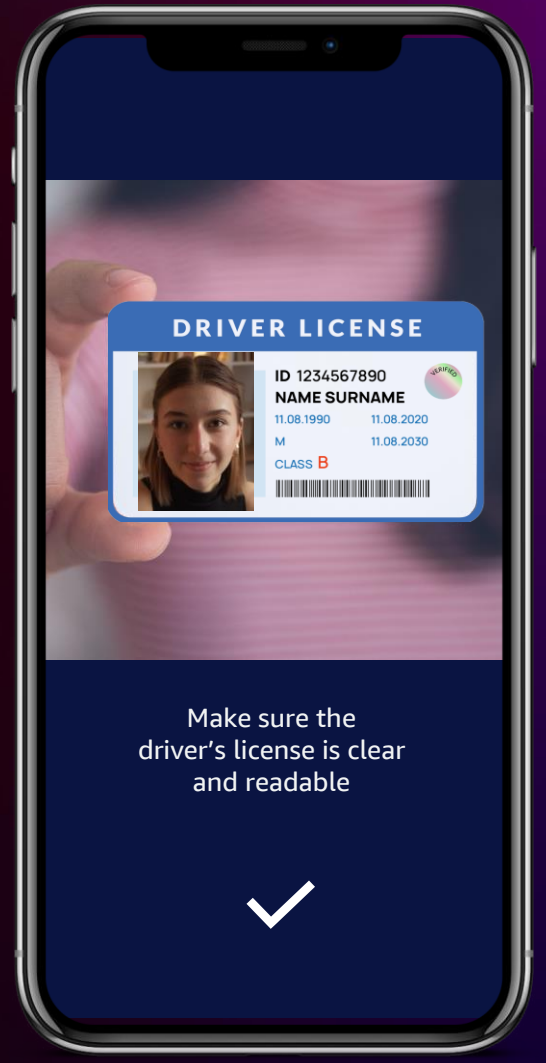
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What is identity verification?

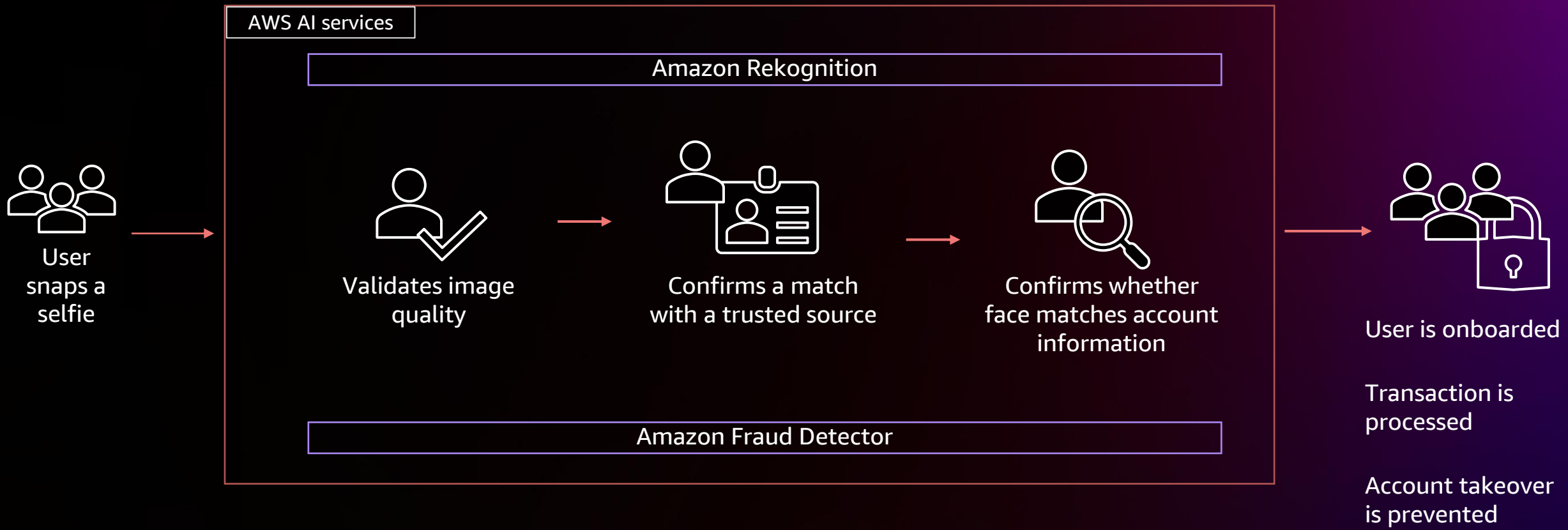






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Identity verification on AWS



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Demo

Registration

Registration with ID

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Adding identity verification to your process

1. Prevent fraud at time of onboarding
   - Prevent fraudulent users from onboarding with identity verification
   - Prevent fraudulent users from onboarding multiple accounts with identity verification
2. Prevent fraud at time of transaction or event
   - Deal with card-not-present attacks
   - When potential risk warrants additional friction
3. Prevent fraud at time of authentication
   - Deal with account takeover from the outset rather than after the fact

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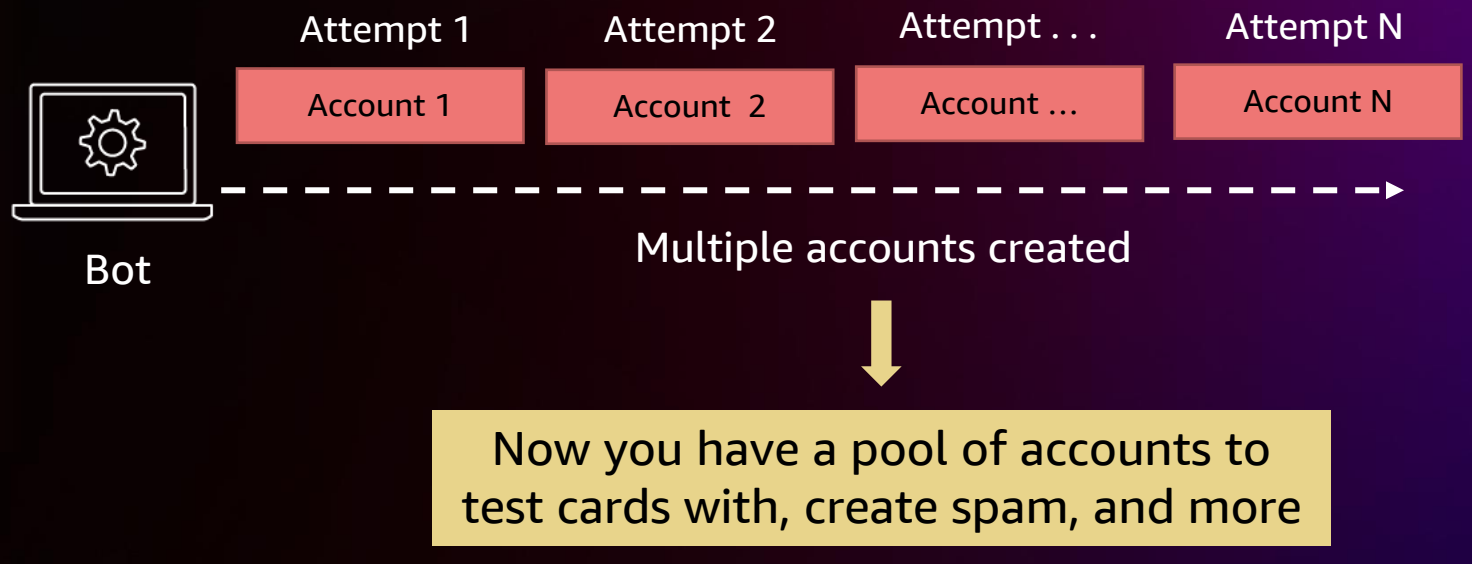
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Anatomy of new account registration

New account opening

For spam or card testing

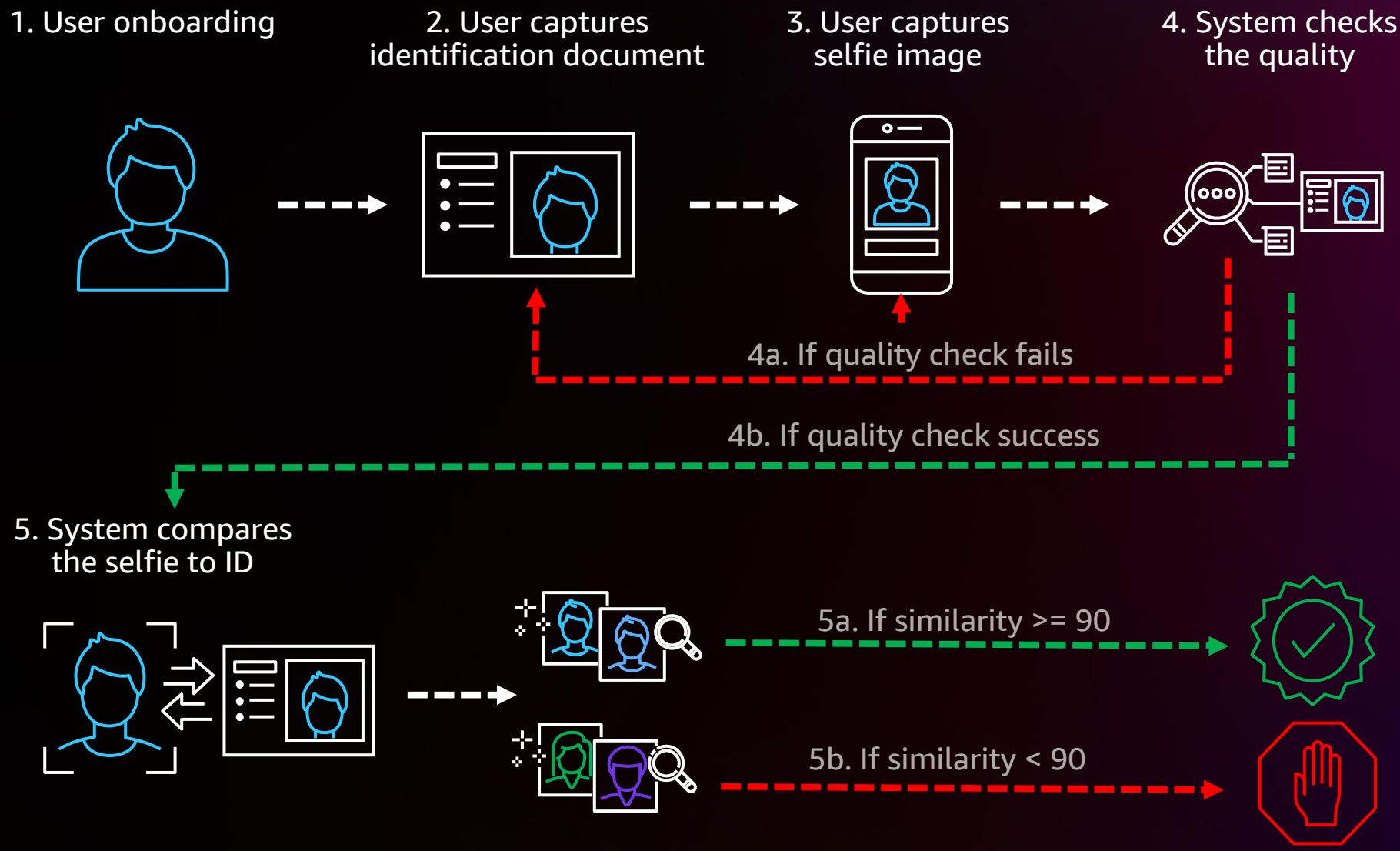
Seemingly unrelated accounts



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Identity verification starts with onboarding



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Anatomy of card-not-present fraud (CNP)

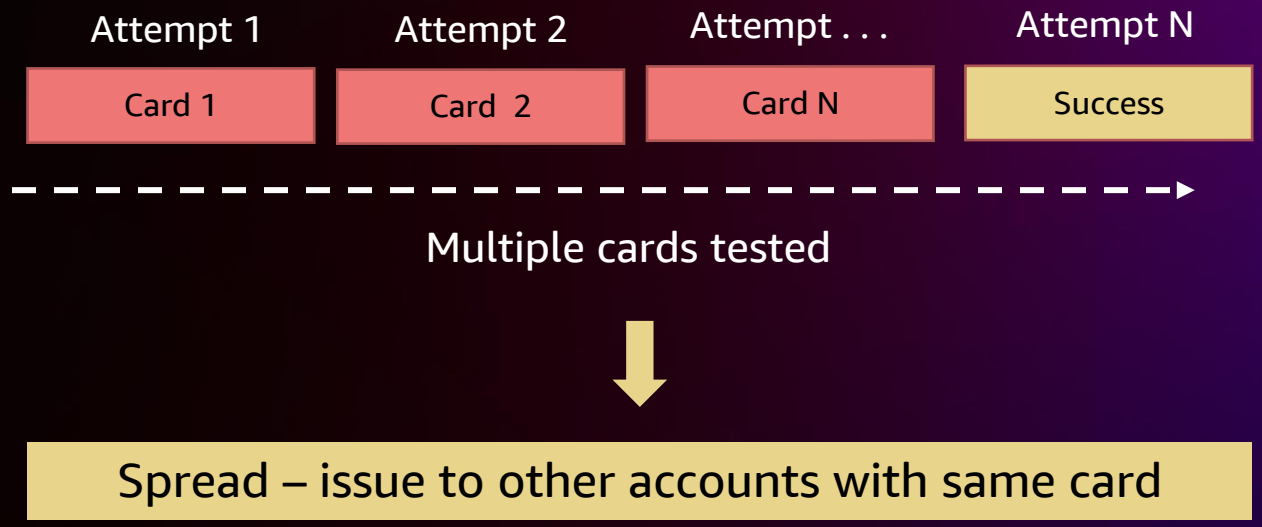
Card acquisition

Card testing

Spread



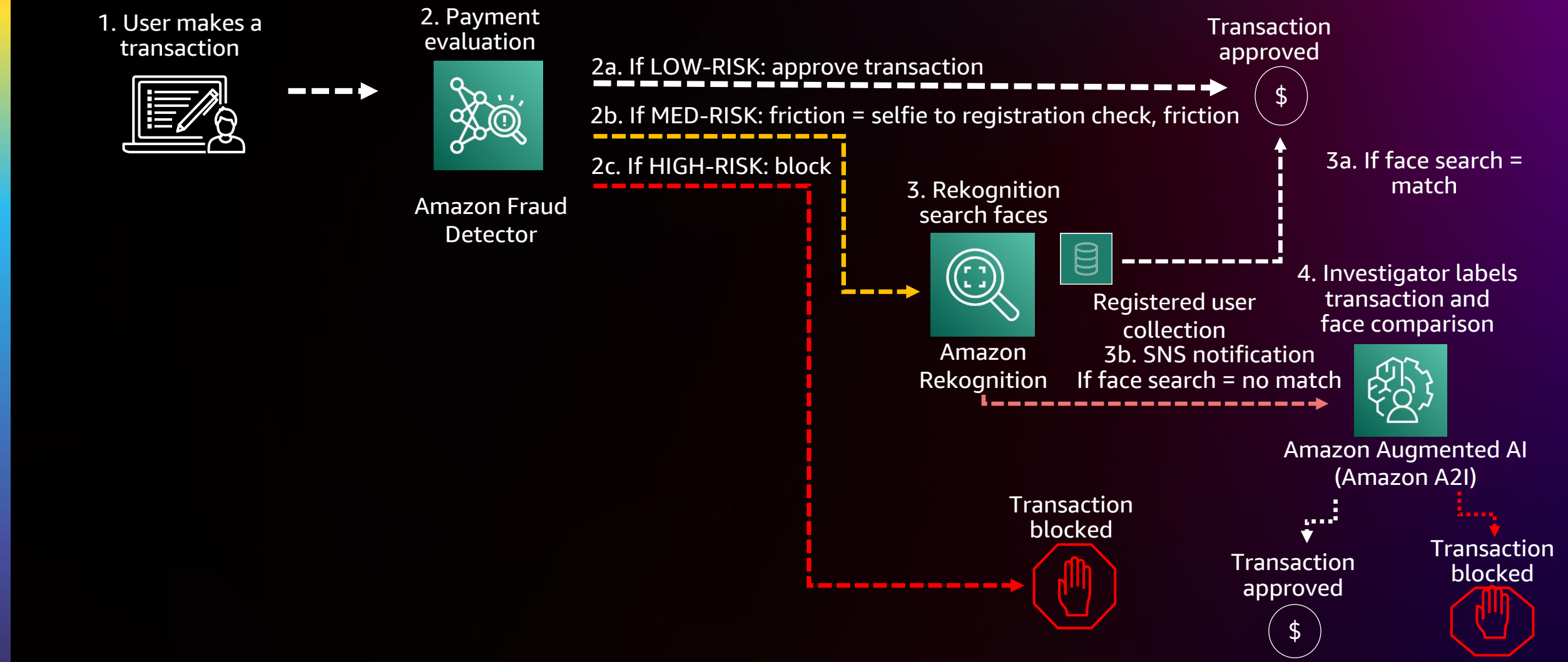
Bot



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Example of payment flow



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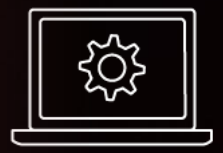
Anatomy of account takeover

Credential acquisition

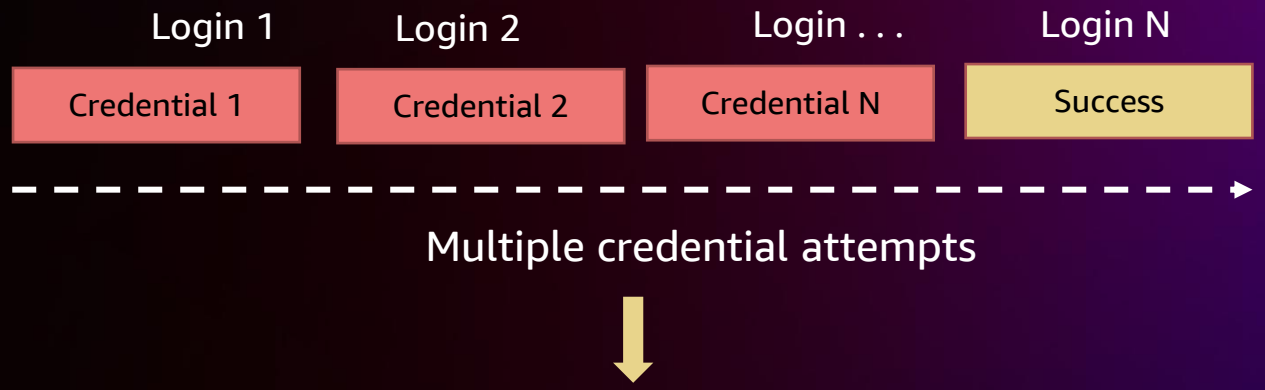
Credential testing

Action

Spread



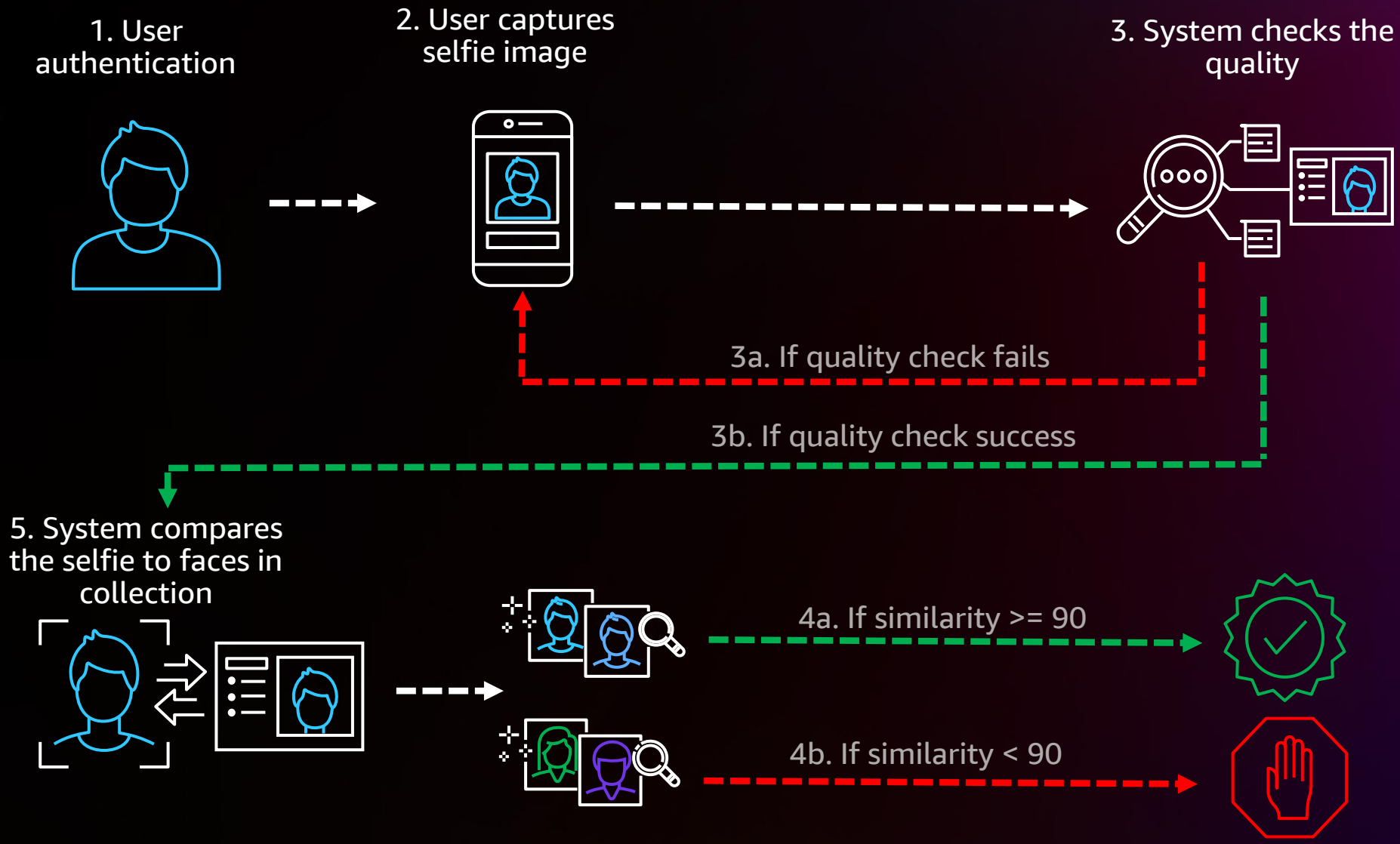
Bot



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Identity verification starts at authentication



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Key takeaways



Ease of integration



Security



Reliability



Continued improvement



Cost optimization

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Next steps



1 **Try and learn**

AWS Guidance for Identity Verification on AWS
https://aws.amazon.com/rekognition/identity-verification/
GitHub repo, architecture diagrams, and more

Accelerate your project using AWS Amplify templates Blog
https://go.aws/3NRabVb

Start quick and free with Amazon Rekognition
https://aws.amazon.com/rekognition/identity-verification/

2 **Build with us**

rekognition-contactus@amazon.com

3 **Find a partner**

AWS Partner Network
https://bit.ly/3TiXYK0

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Thank you!



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