



Zumigo Assure Identity:

Verify Digital Identity to Combat Complex Fraud

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Businesses must verify the identity of a consumer or organization before granting access to network systems and resources, a step required for every stage of the digital journey from onboarding to transactions. Zumigo Assure Identity helps businesses verify the digital data of consumers and organizations to prevent fraud, build trust, and comply with regulatory requirements.

Identity verification and authentication is becoming an increasingly critical focal point for businesses as complex identity-related fraud is on the rise, leading to negative financial and reputational impact. According to Deloitte's Center for Financial Services, AI-enabled fraud losses will reach US\$40 billion in the United States by 2027, up from US\$12.3 billion in 2023¹.

To combat complex fraud, a multi-layered verification approach is essential. This strategy goes beyond a single data point, such as personally identifiable information (PII) or a mobile account, to build a comprehensive, accurate view of a consumer's or organization's identity. As well, businesses have a legal obligation to comply with regulations and verify the legitimacy of any organization they partner with. Zumigo Assure Identity provides this layer of verification in use cases such as secure onboarding, simplified completion of mobile application forms, and Know Your Customer (KYC) compliance.

How Zumigo Assure Identity Works

Zumigo Assure Identity can be configured to verify both consumer and business identities by providing a match/no-match assessment against

key attributes. For individuals, Zumigo verifies the following data points:

- ❖ PII such as name, address, phone number ownership, DOB, etc.
- ❖ Financial and credit bureau data, such as bank or credit card account status
- ❖ Mobile account information, such as account standing, ownership, tenure, and information concerning deactivation, SIM changes, and porting
- ❖ Email validity, such as ownership and other PII associations

For organizations, Zumigo verifies key information such as business identity, ultimate beneficial owner (UBO) and principal identity, financial data, and state licensing. This includes screening against civil and criminal public records and various governmental lists (see Key Use Cases section). After the verification process, Zumigo aggregates match scores for each attribute to create an overall match score that businesses can use to act on.

Zumigo returns a confidence score from 0 to 100 for each attribute that is being verified. A higher

1. Sources: The FBI's Internet Crime Complaint Center; Deloitte Center for Financial Services

score indicates a stronger match and lower risk of fraud; a lower score indicates the opposite – low match and high risk of fraud.

No single data source provides reliable verification results. Email-based verification alone often provides strong recall performance, excelling at comprehensive fraud coverage, but can generate false positives that frustrate legitimate customers. Phone ownership verification through Name and Address Validation (NAV) scoring typically achieves high precision—effectively reducing false positives by confirming that claimed identities match actual account holder records—but may miss sophisticated attack patterns that exploit other identity vectors.

Zumigo Assure Identity can be deployed individually or in a multi-layered architecture together with other verification methods. Fraudsters use different aspects of an identity to mount attacks, ergo single-source verification methods are not enough to detect complex fraud such as Synthetic Identity, a sophisticated crime where seemingly new individuals are created by combining legitimate but disparate identity elements from data breaches.

In addition to verifying different aspects of an identity, Zumigo also searches for duplicate attributes across various user records, a capability that simple name and address validation cannot match.

The Zumigo Digital Identity Intelligence Network

At its core, Zumigo Assure Identity is built on the proprietary Digital Identity Intelligence Network. This real-time platform is the foundation of digital trust, leveraging diverse and authoritative data for a comprehensive view of identity.

- ❖ **Direct Carrier Integration:** Zumigo's direct integrations with over 800 global Mobile Network Operators (MNOs) provide unparalleled access to real-time subscriber information and network-level signals. This includes critical data for Silent Network Authentication (SNA), SIM swap detection, and deactivation alerts, offering an accuracy not available through indirect means.
- ❖ **Extensive Partner Identity Network:** Zumigo integrates with a wide range of vetted partners for PII verification, email intelligence, bank/payment account validation, and broader risk assessment.
- ❖ **Device-Level Data:** Client-side SDKs capture device-specific information, including device fingerprinting and behavioral biometrics, for a richer assessment of risk.
- ❖ **Consumer-Provided Data:** Zumigo's capabilities include processing identity document images and biometrics (e.g., selfies for liveness checks) to enable step-up authentication for new account onboarding or high-risk transactions.
- ❖ **Data Analysis and Risk Scoring:** Robust analytics process these signals, connect PII elements, and provide holistic risk scores and granular risk indicators.

Zumigo operates with a strong emphasis on privacy and security by design, adhering to global regulations. We are ISO 27001 and SOC2 Type 2 certified.

Flexible Accessibility & Deployment

Zumigo Assure Identity can be accessed in two easy ways to fit a business's existing architecture and needs.

❖ **Via API:** The platform can be integrated via API, giving businesses access to an ecosystem of digital identity information instead of having to integrate with each provider individually. The secure API supports multiple requested data elements in a single call and is highly scalable. It features the following:

- The connection is secured with HTTPS and multiple authentication methods
- Requests are sent via JSON, with fast real-time responses received
- One single API supports multiple requested data elements
- Access to a scalable platform with high TPS support

❖ **Via Low-Code/No-Code Platform:** Zumigo can also be accessed via a low-code platform, the Zumigo IDV Builder, which provides a visual interface for businesses to easily create and embed custom verification workflows on their websites or apps, or hosted by Zumigo. The platform provides a dashboard view that includes key verification metrics, event log, device fingerprinting intelligence, support, billing, etc. Businesses can reduce the time it takes for a new deployment of their sign-up/sign-in process to under an hour.

Deployment via the low-code platform is accomplished using JS snippets or Zumigo's native SDK. Consumers can download these code snippets/SDK and integrate them in their apps or websites, aligning with the modern web/app ecosystem of embedding 3rd-party components such as Google analytics and social logins.

Key Use Cases

Zumigo Assure Identity works with all businesses across the industries that require verification of their consumers' digital identity, including but not limited to the following key use cases.

Securely Onboard a New Consumer

Zumigo helps financial businesses safely open new accounts for legitimate consumers by detecting sophisticated fraud that can pass traditional, single-source verification checks. Zumigo verifies new accounts and comply with KYC requirements by:

- ❖ Comparing the consumer's name and address to the carrier's records
- ❖ Analyzing mobile account information and risk indicators to determine if the phone is trustworthy and protected from account takeover
- ❖ Verifying other digital identity variables, including anti-money laundering (AML) compliance, bank account, and age

Improve Conversion Rate with Pre-fill Forms

Filling out personal information on a mobile phone with small virtual keys can be a challenging experience. Zumigo helps businesses streamline the account origination or checkout process with automatic form fill and express mobile checkout, populating forms with verified personal information to increase conversion rate and consumer satisfaction. Zumigo quietly verifies the mobile number from the device and auto-populates information from the mobile carrier. For express mobile checkout, credit card information can also be retrieved based on a consumer's choice of payment method.

Compliance Screening

Financial institutions and other regulated entities must follow compliance requirements to verify the identity of their clients as part of Anti-money Laundering (AML) and Counter-Terrorist Financing (CTF) efforts. Zumigo Assure Identity provides robust compliance screening against various local, regional, and governmental information. Individuals and businesses are screened against the following:

- ❖ The Specially Designated Nationals and Blocked Persons (SDN) list, maintained by the Office of Foreign Assets Control
- ❖ Politically Exposed Persons (PEPs) lists, based on the Financial Action Task Force on Money Laundering (FATF) definition
- ❖ Adverse media or negative news indicating potential involvement in illicit activities
- ❖ Civil and criminal public records maintained by various judiciaries

Summary

Zumigo Assure Identity can be layered with other verification and authentication methods for enhanced security. With Zumigo Assure Identity, businesses can:

- ❖ Satisfy compliance requirements, including KYC and AML
- ❖ Prevent revenue loss due to fraud resulting from identity theft and PII manipulation
- ❖ Establish trust at sign-up and sign-in to offer consumers a streamlined experience
- ❖ Protect customer trust and build brand reputation

To learn more about Zumigo's identity verification solution, schedule a demonstration at zumigo.com/contact.

Related Content

- ❖ [Whitepaper: How Zumigo Powers an Identity-First Security Approach](#)
- ❖ [Solution Brief: Prevent Fraud, Reduce Risks with Real-time, Multi-layer, Seamless Identity & Verification](#)
- ❖ [Product Overview: Zumigo Assure Identification for Business Verification](#)
- ❖ [Product Overview: Build Your Own Verification Workflows](#)

About Zumigo

Zumigo powers digital identity verification in the world's largest enterprises to protect transactions, accounts and trust, using real-time intelligence across mobile, email, device, financial, account, and other information sources. Its modernized, multi-layer approach fortifies the identity perimeter against today's complex fraud and promises a streamlined consumer journey from onboarding to transactions. Learn more at www.zumigo.com.