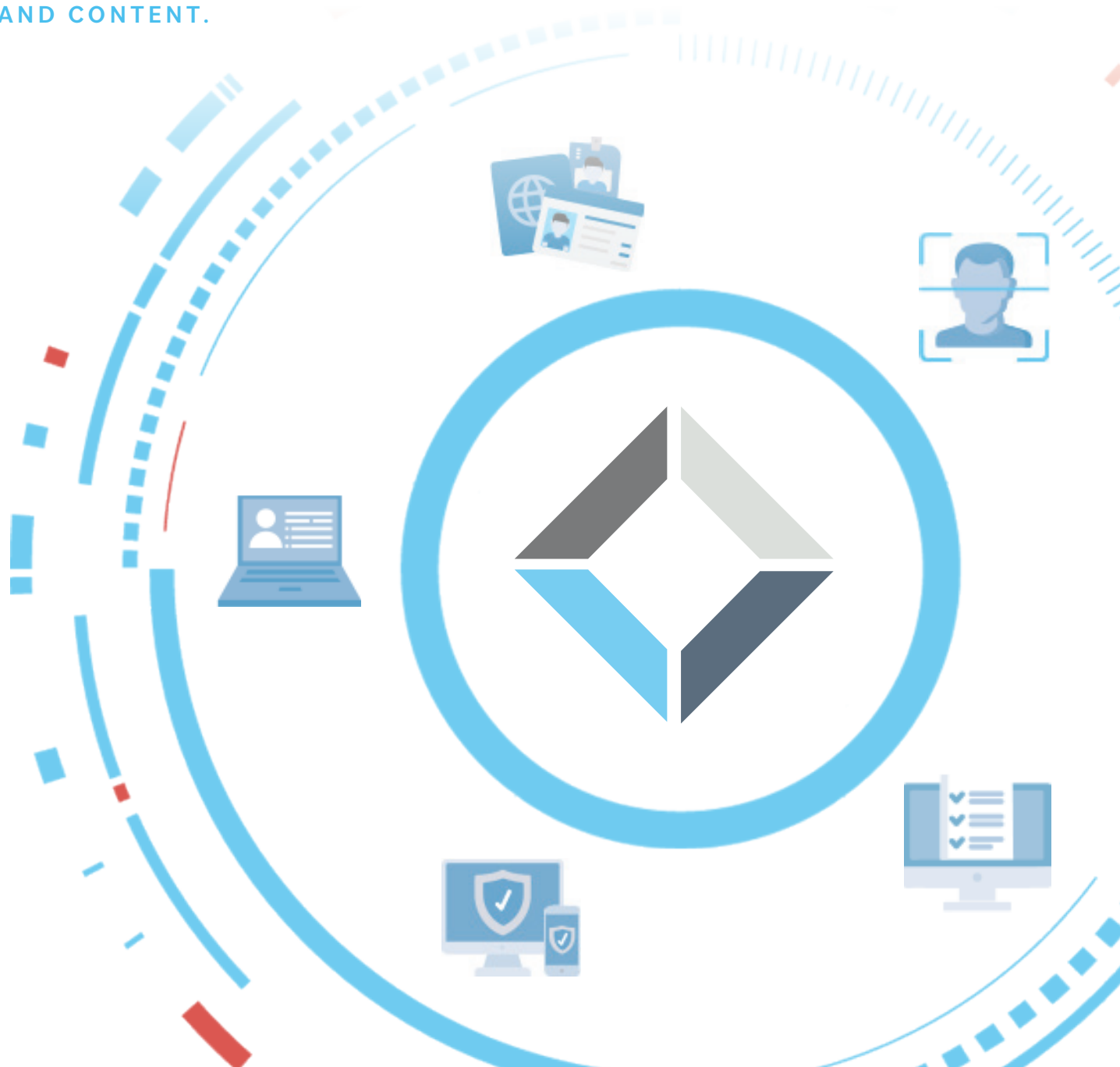




Age Verification:

Flexible Methods And Technologies

PROTECT YOUR BUSINESS AND YOUR CUSTOMERS BY PREVENTING UNAUTHORIZED ACCESS TO AGE-RESTRICTED MERCHANDISE AND CONTENT.





RAPID, RESPONSIBLE AGE VERIFICATION

Shielding minors from restricted commerce is like threading a needle. It requires accurate verification and strict compliance with changing regulations – without ruining the experience for users. Veratad offers **age verification with intelligent friction** that helps protect you from compliance liability. All while maintaining clean verification records in the event of an audit.

VERIFY AGE ANYWHERE IN SECONDS

Veratad’s advanced processing algorithm allows you to rapidly **verify age against billions of records** from multiple trusted data sources. All with global coverage that includes over 170 countries and 4.5 billion citizens. Our solutions even include enhanced age verification options built for organizations with stricter risk tolerances.



Flexible Verification Methods



IDENTITY DATA

Compare individual customer information against billions of records from top data sources worldwide in real-time.



IDENTITY DOCUMENTS

Automate collection and verification of driver’s license, passport, and other ID documents.



KBA

Verify customers are who they say they are using multiple choice questions as an added layer of security.



SMART 2FACTOR AUTHENTICATION

Go beyond “something you know and something you have” to include assurance that the “what you have” actually belongs to your customer.



BIOMETRICS

Checks your customer is who they say they are and verifies their ID document is a match using liveness and facial match technologies.



Identity Data

Veratad's Identity Data Verification responsibly compares an online visitor's data entry against billions of records from multiple trusted data sources in just seconds. We incorporate data from multiple worldwide data sources, verifying identities in over 170 countries and for 4.5 billion citizens worldwide. Once a verification is complete, Veratad only keeps a footprint of the transaction for reporting purposes. This allows you to verify that customers are who they claim to be while protecting sensitive personal information.

IDENTITY DATA FEATURES:

- ▶ Trusted and verified data sources that cover over 4.5 billion citizens worldwide
- ▶ Wide selection of data types
- ▶ Flexible User defined approval rules
- ▶ Includes PEP's, sanctions and enhanced due diligence data
- ▶ Modular approach allows for use as standalone method or combined with other Veratad methods



Identity Documents

Our Identity Document Verification service allows you to streamline and speed up your onboarding process. Whether by mobile, web browser or as an "in-app" feature using our SDK, you simply capture an image of your customer's ID document and our solution will do the rest. Our layered and modular approach allows you to deploy our ID document, ID data and Manual Review services together for a 100% decision rate. You only onboard the customers you trust and use the data insights to add value to user experience.

DOCUMENT CAPTURE FEATURES:

- ▶ Document collection methods for mobile, tablet and web
- ▶ Guided document capture to optimize processing
- ▶ Robust data extraction
- ▶ Wide support of document types
- ▶ Facial recognition
- ▶ Liveness detection and anti-spoofing
- ▶ Reliability across demographics
- ▶ Privacy oriented handling of data
- ▶ Availability of optional manual review
- ▶ Modular approach allows for use as standalone method or combined with other Veratad methods



KBA

Knowledge Based Authentication (KBA) verifies customers by utilizing multiple choice challenge questions. Our out-of-wallet challenge questions are non-intrusive and easily deployed when you need an enhanced authentication solution. They are designed to reduce transaction abandonment and can be used as intelligent friction that only deploys when enhanced identity verification is needed. Verification results are based on information found in billions of non-public trusted and verified records and we will never collect, store, sell or share your customers' personal data for any reason.

KBA FEATURES:

- ▶ Up to eight multiple choice challenge questions in a single transaction
- ▶ Dynamically and randomly generated out-of-wallet challenges
- ▶ Includes "synthetic" questions to trick fraudsters
- ▶ Stops fraud without being intrusive to the "real" person
- ▶ Quickly validates a customer's identity at high confidence levels
- ▶ Modular approach allows for use as standalone method or combined with other Veratad methods



Smart 2Factor Authentication

Veratad's Smart Two Factor Authentication goes beyond the standard advantages of "something you know and something you have" to include assurance that the "what you have" actually belongs to your customer. The service can be deployed by using Veratad's OTP (One-Time Password) Delivery Methods. You can deliver an OTP to your customers via SMS or Voice Phone Call.

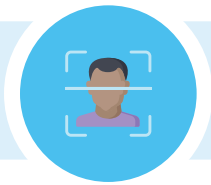
Using these services you can also validate phone numbers provided by your customer and block certain line types (such as VOIP) lines..

SMART 2FACTOR AUTHENTICATION FEATURES:

There are many use cases for these methods including: account registration verification, data quality control, login authentication, transactional authentication and account changes/password resets.

PHONE POSSESSION VERIFICATION FEATURES:

- ▶ Send via SMS or voice phone call
- ▶ Validate phone numbers
- ▶ Block certain line types
- ▶ Customized OTP delivery messages
- ▶ Modular approach allows for use as a standalone method or combined with other Veratad methods



Biometrics

Biometric Authentication provides a secure, reliable way to verify user identity and streamline onboarding. Customers can easily take selfies and record snapshots online or directly in application via SDK. We check for liveness and then the biometric data is uploaded to a secure portal where it's reviewed against pictures in identity documents. We assign a confidence level that scores how reliably the selfie matches the identity documents.

BIOMETRICS FEATURES:

- ▶ Easily capture selfies in mobile web or in application
- ▶ Checks for liveness
- ▶ Automated biometric review
- ▶ Processed through a secure portal
- ▶ Provides high-confidence, reliable verifications
- ▶ Maintains an audit trail for compliance
- ▶ Modular approach allows for use as standalone method or combined with other Veratad methods

Key Benefits

DEMONSTRATE FULL COMPLIANCE

Veratad's API is COPPA and GDPR-compliant, ESRB-certified and designed to prevent underage access to age-restricted products. This helps you demonstrate the highest levels of compliance, due diligence and social responsibility to consumers, parents and law enforcement agencies.

CREATE YOUR OWN (APPROVAL) RULES

Create your own verification rules based on your company's needs, risk tolerance or regional regulations. Automate additional verification steps or build out a manual escalation process. Whatever the need, our implementation team will guide your setup and ensure you follow best practices for identity verification.

TIME SAVING API INTEGRATION AND SUPPORT

Our modular and well designed API will simplify your integration efforts and our professional services team will assist you with set-up to assure we tailor our services to your business needs. Once you are up and running, we'll be sure you get the ongoing support you need to optimize your customer onboarding process.

SIMPLIFY YOUR AUDITS AND PRIVACY COMPLIANCE

We make sure you receive a record for every verification without storing your customer's sensitive personal information. So, you can track compliance with shifting regulations, ensure you're covered in the event of an audit, and reduce the risk of fraud and chargebacks. All the while protecting the privacy of your customers.



Start Verifying Your Visitors

GET IN TOUCH TO LEARN MORE ABOUT VERATAD IDENTITY
VERIFICATION SOLUTIONS.

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