/The **Identity Platform** that delivers proven fraud prevention, not false promises.

Acquire

Grow

Protect

Retain

VeriDas

Just be you

/The AI fraud pandemic is here

VeriDas

Rafael Nadal in · Following
Athlete, entrepreneur and investor
1w · 🌐

*"As a society, we face the challenge of learning to **distinguish between what is real and what is manipulated,** and of promoting an ethical and responsible use of technology. Innovation is always positive when it serves people, but we must remain aware of its risks and act with critical thinking."*

Tom Hanks
Actor and filmmaker

*"There are multiple ads over the internet **falsely using my name, likeness, and voice** promoting miracle cures and wonder drugs. These ads have been created without my consent, **fraudulently and through AI.**"*

$9.5 trillion
is the **annual global cost of cybercrime**, making **it the world's third-largest economy,**

83%
of all financial losses stem from identity fraud

41%
of attacks are AI-driven — automation has replaced expertise.

1–6%
of all ID verifications are fraudulent

30×
increase in losses when internal fraud remains undetected for 5 years

223%
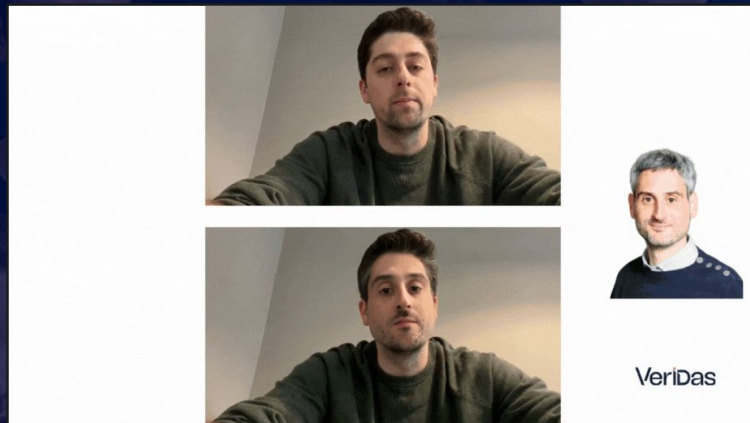Surge in deepfake tools in a single year — proof that AI now fuels fraud.

1,4%
of verification processes showed signs of injection activity.

3 out of 4
companies admit they can't stop AI-powered fraud.
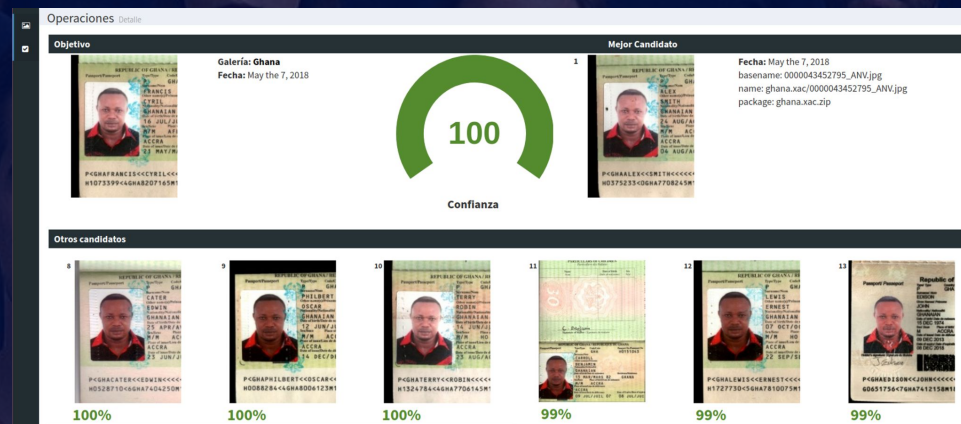
/**Where** fraud is hitting the hardest

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| CUSTOMER ACQUISITION | EXISTING CLIENT BASE |

3% of digital customer registration processes in banking are already advanced **injection attacks**. *(1)*

30% of attacks are caused by the same perpetrators with **multiple fake identities**. *(2)*

/**What** fraud looks like today

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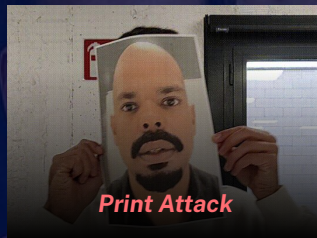
Identity Document fraud **still represents the vast majority of current fraud attacks.**
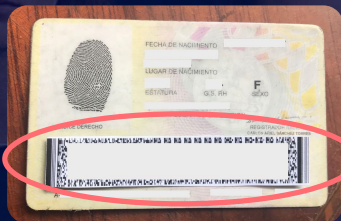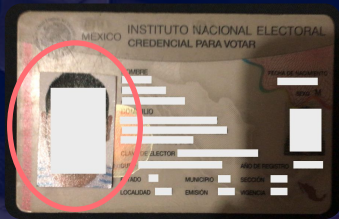
FACE & VOICE BIOMETRIC FRAUD

Fraudsters use **fake biometric evidence** such as printed photos, videos, masks, 3D replicas, or AI-generated **deepfakes** to impersonate real users and bypass identity checks.

Print Attack

Replay Attack

Plastic Masks

Deepfakes

Audio 1

Audio 2

Audio 3

/**How** fraud is breaking in

The danger **isn't just the fake content** — it's how fraudsters deliver it into your systems. Whether at the front end through presentation attacks or at the back end through injection attacks, both paths can bypass weak defenses.

Presentation Attacks   `Learn more`

Presentation attacks happen when fraudsters show fake or altered evidence — such as documents, photos, videos, or audio — **directly to a system's camera, scanner, or microphone.**

Injection Attacks   `Learn more`

Injection attacks occur when fraudsters feed synthetic or manipulated data — like images, videos, audio, or documents — **directly into the system,** bypassing the camera or capture device entirely.

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/Identity Fraud Report 2025

The hidden AI Fraud Pandemic

◂ Download for free

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/When your vendor rents the tech, **you carry the risk**

Critical blind spots
Multiple vendors mean fragmented defenses, leaving gaps that fraudsters exploit.

Fraud moves faster
Without owning the core tech, providers can't control roadmaps or adapt at the speed of new attacks.

Broken Balance
Weak expertise leads to poor tradeoffs, either letting fraud slip through or blocking legitimate customers.

The real challenge isn't just stopping fraud. It's stopping fraud without stopping revenue.

/If you own the tech, **you turn threats into opportunities**

Complete Coverage
Stop fraud across all vectors — from deepfakes and manipulated IDs to replay and injection attacks.

Outpace new threats
Constant innovation keeps pace with new threats and regulatory changes, with a roadmap that shifts and adapts as needed.

Verify on the first try. Anywhere.
Secure identity verification across all channels — from social media browsers to mobile apps and in-person flows — for smooth verification in a matter of seconds.

Growth Through Trust
Secure identity unlocks business growth: higher customer acquisition, more transactions, increased lifetime value, and new revenue use cases.

/**Stop fraud today.** Enable Growth tomorrow.

VeriDas

Save up to $90M in **annual fraud losses** for every 100K customers onboarded

Uncover **existing fraudsters** with **duplicated accounts** and stop fraud before it hits you

Open **new digital channels safely** and increase **customer acquisition**

Prevent **account takeovers** with secure face, voice, and wallet authentication and improve **user experience**

Emma Pérez
KYC Manager – Digital Signature and Data Quality

orange™

*"We have **significantly reduced fraud in processes with KYC,** and fraudsters now only target use cases where these security measures are not implemented. That is why **the expansion of these solutions is gradually being applied to all use cases."***

Natalia Ortega
Global Head of Financial Crime Prevention

BBVA

*"Biometrics **gives you a channel to do business where you don't think about it now.** Biometrics has become something our customers demand because of the perceived security it gives them. **65% of our customer acquisition is digital."***

Bernhard Hochstätter
Executive Product Manager

Deutsche Telekom

*"No other solution in the market provided us with the **same quality of UX, thanks to the minimal time required for registration and verification while guaranteeing such a high level of accuracy,** with minimal error rates."*

/**End-to-end** protection against **all types of attacks**

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VERIDAS: **END-TO-END PROTECTION**

FRONT-END   **BACK-END**

Presentation Attacks Detection   `Learn more`

Veridas has passed **iBeta Level 1 & 2 testing** for Presentation Attacks under the **ISO 30107-3.**

- **Native & web environments**
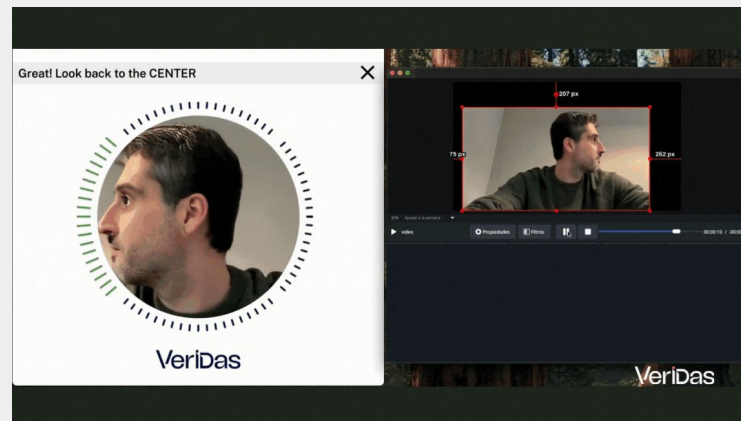- **Passive and Active liveness detection**

Injection Attacks Detection   `Learn more`

Our Advanced Injection Attack Detection is currently **under certification** and guarantees protection for:

- Web environments
- Native environments

/A proprietary **identity ecosystem** built for the AI fraud era

VeriDas

Marketplaces
Connections
Cloud & Infrastructure
Integrations
Platform
Anti-Fraud Shield
AI Engines

Google Cloud Platform Marketplace   aws marketplace   GENESYS | AppFoundry

Epic   GENESYS   twilio   **Government Checks**
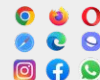
Google Cloud   aws   **On-prem deployment**

APIs & SDKs iFrame   **Native Apps**   **Web Environments & Social Media browsers**

Identity Management & Business Intelligence

Advanced Injection Attack Detection (IAD)   **Presentation Attack Detection (PAD)**

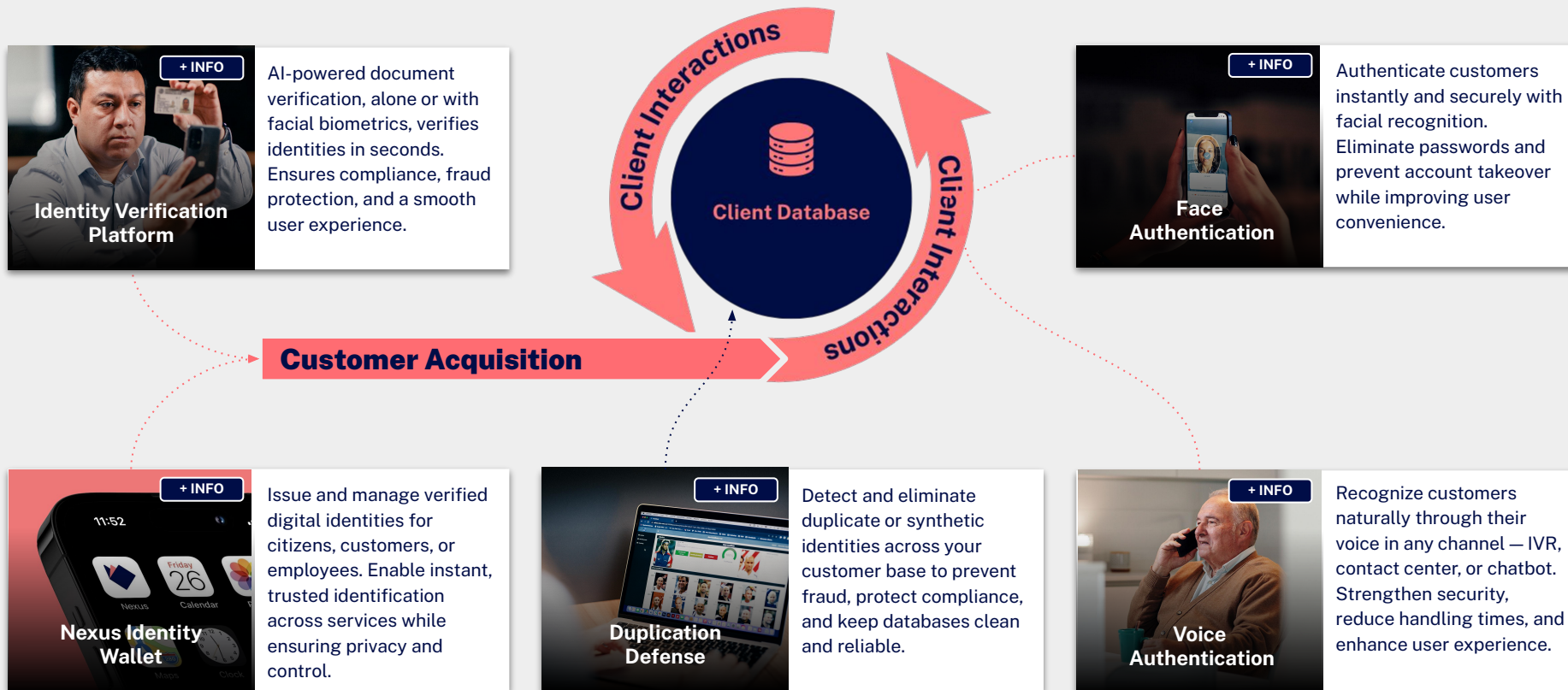**Document Engine**   **Face & Age Estimation Engine**   **Voice Engine**
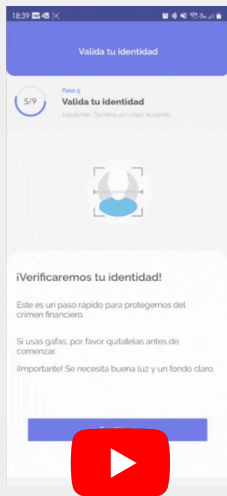
Independently Validated

OCA   SOC 3   ISO 9001 BUREAU VERITAS Certification

W3C® WAI - AA WCAG 2.2

iBeta   LEVEL 2   ISO 30107-3   Presentation Attack Detection   COMPLIANT   TESTED

NIST EVALUATED

/Solutions for **every stage of the *Customer Lifecycle***

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Identity Verification Platform
+ INFO

AI-powered document verification, alone or with facial biometrics, verifies identities in seconds. Ensures compliance, fraud protection, and a smooth user experience.

Face Authentication
+ INFO

Authenticate customers instantly and securely with facial recognition. Eliminate passwords and prevent account takeover while improving user convenience.

Client Interactions

Client Database

Client Interactions

Customer Acquisition

Nexus Identity Wallet
+ INFO

Issue and manage verified digital identities for citizens, customers, or employees. Enable instant, trusted identification across services while ensuring privacy and control.

Duplication Defense
+ INFO

Detect and eliminate duplicate or synthetic identities across your customer base to prevent fraud, protect compliance, and keep databases clean and reliable.

Voice Authentication
+ INFO

Recognize customers naturally through their voice in any channel — IVR, contact center, or chatbot. Strengthen security, reduce handling times, and enhance user experience.
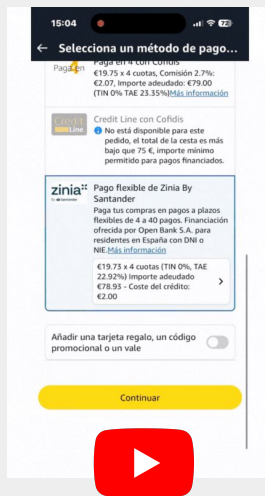
/Real use cases: **securing trust, powering growth**

Solution: IDV Platform
Use case: KYC
Onboard customers digitally through a smooth, low-friction process that minimizes drop-offs. Achieve full regulatory compliance while preventing fraud with advanced, AI-driven identity verification.

Solution: IDV Platform
Use case: Buy-Now, Pay-Later
Lenders carry out digital identity verification before granting financing, combining a fast and simple user journey with regulatory compliance. Fraud detection safeguards against illegitimate applications, protecting institutions from identity fraud and credit losses.

Solution: IDV Platform
Use case: Security Journeys
Protecting sensitive customer operations such as password resets, soft-token enrollments, and account changes maintaining trust in every interaction.

Solution: Face Authentication
Use case: Log-in
Let customers access their accounts with a selfie — no passwords or codes required. Deliver a fast, frictionless experience while protecting against account takeover and unauthorized access.

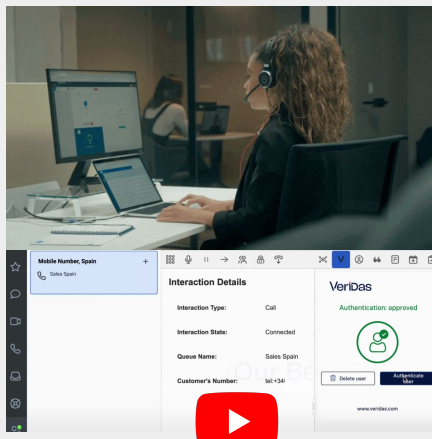# /Real use cases: **securing trust, powering growth**

Solution: Face Authentication
**Use case: Cloud-based Access Control**
Enable employees and visitors to access facilities securely using facial recognition — no badges or hardware required. Offer fast, contactless entry while maintaining the highest security and traceability standards.

Solution: Voice Authentication
Use case: Contact Center
Authenticate customers instantly through their natural voice, eliminating passwords, PINs, and security questions. Reduce handling times, cut operational costs, and prevent fraud with certified voice anti-spoofing.
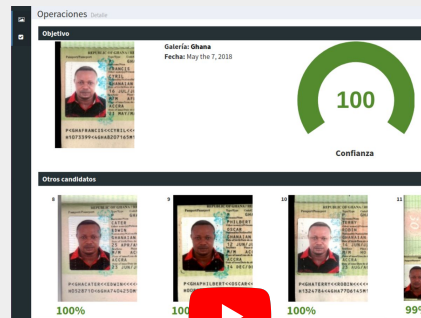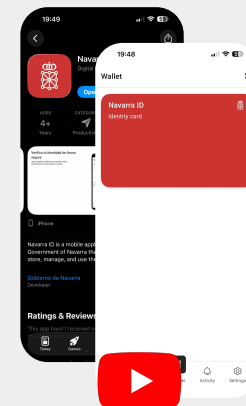
Solution: Duplication Defense
Use case: Fraud Detection within Customer database
Detect and eliminate hidden fraudsters using synthetic or duplicate identities across your customer base. Strengthen compliance, protect your database integrity, and stop fraud before it causes losses.

Solution: Identity Wallet
Use case: SSI Citizen Wallet
Issue and manage verified digital identities for citizens or employees through a secure identity wallet. Enable instant, trusted identification across services while reducing administrative friction and ensuring privacy.

/Beyond SaaS: **a partner at every step**

VeriDas

Before you buy:
We tailor fraud, risk, and data guidance to your needs — helping you make the right moves from the start.

During Integration:
Our support team ensures fast, seamless and use-case specific integration with hands-on help that gets you up and running quickly.

After integration:
Get 24/7 cloud monitoring, dedicated support, fraud and activity tracking, free updates, and sandbox access.

Optimise for Growth:
Quickly adapt to new customer opportunities, global regulations, and technical needs as you continue to expand and scale.
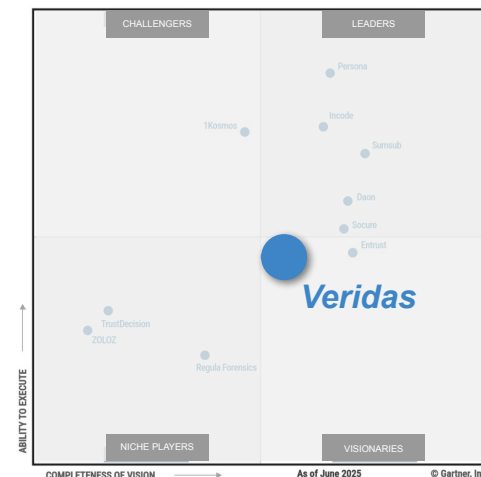
/Veridas named a Visionary
in Gartner's 2025 Magic Quadrant™ for Identity Verification

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Why this matters:

- **Independent shortlist signal.** The Magic Quadrant is a widely used evaluation tool; buyers lean on it to identify and compare top vendors.

- **What "Visionary" means.** Gartner describes Visionaries as thought leaders that drive market trends and invest in transformative capabilities.

- **Buyer outcomes Veridas advances:** smooth UX with fewer retakes and high completion, advanced injection-attack defenses, and privacy-preserving identity reuse — plus low churn attributed to proactive account management.

Magic Quadrant

Figure 1: Magic Quadrant for Identity Verification

CHALLENGERS | LEADERS

Persona

Incode

1Kosmos

Sumsub

Daon

Socure

Entrust

Veridas

TrustDecision

ZOLOZ

Regula Forensics

ABILITY TO EXECUTE

NICHE PLAYERS | VISIONARIES

COMPLETENESS OF VISION → | As of June 2025 | © Gartner, Inc

Gartner.

Independent validation that Veridas is shaping where IDV is going: innovating fast while delivering outcomes.

/A **global leader** in identity

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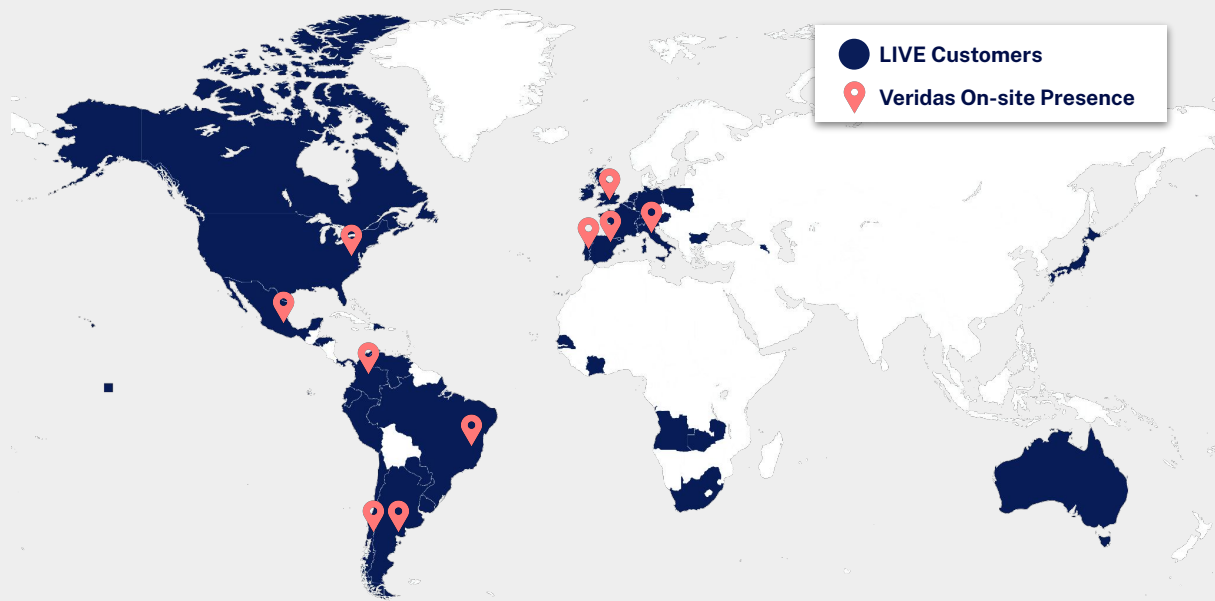**Local support. Global Reach.**
Dedicated teams across EMEA, the US and Latin America.

Live since 2017 with over 350 clients in +25 countries

+500M identities verified worldwide

● LIVE Customers
📍 Veridas On-site Presence

BBVA · ·T· Deutsche Telekom | modivcare | orange™ | AFIRME | enel | Openbank Grupo Santander | BPI | BINANCE | LexisNexis® | acciona Mobility | Europcar

Scotiabank | ING 🦁 | SMBC 三井住友銀行 | Caja Cusco | Financiera confianza | Sunstate Bank We Take Banking Personally | MAPFRE | answernet | ALDI | 🏛 | Real Casa de la Moneda Fábrica Nacional de Moneda y Timbre | Nafarroako Gobernua Gobierno de Navarra | renfe

BANCO BPM | invex | BX+ | Bancamía Facilitamos su progreso | BANFONDESA | csb Consubanco | weetrust | PagoNxt SportsBroker | voltio BY MUTUA | SPORTIUM | bplay | KIROLBET

/Compliant & certified solutions

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COMPANY & SOLUTIONS

Biometric Technology

NIST
National Institute of Standards and Technology
U.S. Department of Commerce

✔ Proven technological accuracy and reliability. <u>Read more.</u>
> #2 in Face Biometrics - NIST FRVT 1:N
> #2 in Voice Biometrics - SRE 21', NIST

iBeta LEVEL 1 ISO 30107-3 COMPLIANT
iBeta LEVEL 2 ISO 30107-3 COMPLIANT

✔ Qualified liveness detection by iBeta (levels 1 & 2) in compliance with ISO 30107-3 standard for **web & native environments.** <u>Read more.</u>

Age Check Certification Scheme

✔ Certified solution for Age Verification under the Age Verification Certification Scheme (ACCS) in the UK, attaining Assessment Assurance Level 2. <u>Read more.</u>

Infrastructure

ISO 27001	ISO 9001	SOC 2 Type II	SOC 3
OCA ISO/IEC 27001	ISO 9001 BUREAU VERITAS Certification	SOC 2 SERVICE ORGANIZATION	SOC 3 SERVICE ORGANIZATION

✔ Certified information security & quality systems
✔ Confidentiality, integrity and availability of the information
✔ Accredited security for Public Administrations

REGULATION

User Data Protection

Europe	USA	Mexico	Colombia
GDPR European Commission General Data Protection Regulation	CALIFORNIA CONSUMER PRIVACY ACT / Illinois Biometric Information Privacy Act (BIPA)	inai	Industria y Comercio SUPERINTENDENCIA

✔ Data protection compliance
✔ Privacy by design and by default

Use of technology

pwc

✔ Pioneers in the Ethical Diagnosis of our Artificial Intelligence systems (<u>read more</u>)

AI Act

✔The EU AI Act sets clear rules for AI use, categorizing non-remote biometric systems requiring user participation as **low or nonexistent risk. All Veridas solutions fit this category.** <u>Read more.</u>

100% PSD2

✔ Technology for reinforced customer authentication (biometric inherent element and ID document possession element)

✔ We comply with various national regulations, enabling us to offer regulated services in Spain, Mexico, and the UK, among others.

See the full list in our website

VeriDas

Just be you

veridas.com

Contact