

Intercept: Real-time Identity Document Authentication for Financial Institutions

InterceptSM is a real-time identity document authentication solution that enables financial institutions to streamline customer on-boarding, to increase sales and productivity, and to reduce fraud.

Intercept analyzes identity documents such as driver licenses in real time and provides branch personnel with actionable intelligence about the document's authenticity. Financial institutions can integrate Intercept with workflow applications to track the use of identity documents across transactions and locations.

An enterprise-wide document storage and analysis platform, Intercept gives branch personnel and back-office auditors real-time access to identity document images, document usage patterns, and document risk assessments. Branch personnel can easily compare a customer's appearance and documentation to images and documentation on record.

By scanning documents and eliminating keystroke errors, Intercept accelerates the customer on-boarding process and ensures that CRM records are accurate from account creation onward. Data and images from scanned documents are instantly available to pre-populate fields in new account applications.

Authenticate Identity Documents—Instantly

Intercept authenticates identity documents in real time and automatically flags non-authentic documents and suspicious usage patterns. Overnight or multi-day fraud-detection processes become instant, day-zero verifications. Branch personnel get the customer data, imagery analysis, and usage analysis they need to reduce risks and to combat fraud.

Intercept stores an image of each identity document and monitors that document's use across transactions and locations. Data from Intercept, including document images, can be incorporated into fraud prevention procedures used by branch personnel.

Reduce Fraud while Increasing Branch Sales and Productivity



Accelerate new customer on-boarding and identity screening



Improve customer relations and facilitate cross-selling



Give branch personnel instant access to accurate customer data



Detect fraud involving identity documents and customer records



Track usage of identity documents in real time



Store customer photos and identity document images in a secure repository accessible to authorized users across every branch



Facilitate compliance with the USA PATRIOT Act, FACTA Red Flags, and other industry regulations

The Intercept Advantage

To increase profitability while defending against fraud, Intercept gives financial institutions critical real-time insights about customer identities.

Start with an Accurate Foundation for Sales

Nothing undermines a sales effort more quickly than a misspelled name or an incorrect Social Security Number. Intercept can be integrated with CRM systems and other branch applications to enter customer data directly and flawlessly.

Track Identity Documents Across Transactions and Locations

Intercept tracks the use of any identity document across branch locations. If a document is presented at an unusual number of locations over a short period of time, or if a document shows signs of forgery or tampering, Intercept alerts branch personnel immediately. Intercept helps branches collaboratively combat fraud rings.

Detect Fraud Now, Not Tomorrow

Intercept replaces time-consuming batch processing and back-end processes with instant document authentication. Branch personnel are alerted to fraud in time to take action and to prevent losses.

Give Branch Personnel Photographic Memory

Intercept gives branch personnel and point-of-service applications real-time access to a secure repository of document images. Branch personnel can view customer photos, document analyses, and fraud alerts.

Reduce Errors While Accelerating Workflow

Intercept reduces keystrokes and keystroke errors, shrinking exception-handling volumes and measurably improving customer experience. Document authentication never comes at the expense of prompt service.

Integrate Seamlessly

Intercept easily integrates with the leading core banking systems and point-of-service systems that financial institutions already use. Seamless integration eliminates keystroke errors while promoting efficiency. Intercept includes a secure document storage system for institutional data centers.

Intercept provides the security and flexibility financial institutions require for fast, efficient, and compliant workflow automation. A secure, SOAP-compliant Web service with a fully documented API, Intercept supports industry-standard protocols for both .NET (Microsoft WCF) and PHP (WS-I Basic Profile).

About Dagnet Solutions

Dagnet Solutions provides real-time identity verification solutions to financial institutions, supporting aggressive account creation and cross-selling activities while cutting operating costs, reducing fraud, and facilitating KYC/CIP compliance.

**For more information, please call (650) 931-2350
or visit www.dagnetsolutions.com**

