

Identity Fraud Prevention at Scale: Platform Approach Q&A Session



Please note that the questions have not been edited:
they appear exactly as they did in the chat.

Question

1

Geolocation, Device, AML/Lists, etc... Are those features part of the Regula Platform? Are they included in the SDK? Also, 1-N is that included as a feature?

Answer

Regula IDV Platform consists of two parts - backend and frontend. We use devices as a terminal to collect data and it means that on SDK, we collect, for example, geolocation, but all processing happens on backend. So if we're talking about AML/PEP check, it happens on backend. So you need both, SDK to collect data on your device, mobile, kiosk, whatever and backend to process data.

As for 1-N search, that's on backend. You can use this feature on backend to scan through profile or blacklist, whatever you have.

Question

2

Can Regula Platform integrate with our existing tools, banking systems?

Answer

Of course, as the platform is vendor-agnostic and designed to integrate with systems via APIs and connectors. It depends on your requirements, some organizations adopt it gradually - starting with specific workflows or use cases, and other implement it covering the whole process.

Question

3

Can you please tell us a little bit about how your sanctions do work?

Answer

Regula IDV Platform is integrated with 3rd party solutions, such as LexisNexis and other. Also, it is possible to integrate any vendor what you prefer or create your sanction list or watchlist.

Question

4

Can we add a step to scan a whatever document (not standard document) ?

Answer

Yes, you can add additional steps to grab some non-standard documents, we have conception of attachments, so you can add literally any file, what is necessary for you. If you have some preferable processor of this data, it might be some special analyzer of contracts. We can integrate this service so that you can not only add files, but also process them, extract data, and reach a session or reach profile with this data.



Question

5

Can we store video of selfies ?

Answer

Definitely yes. You don't need to do something special for this. That's just a feature out of the box.

Question

6

How do you fight against deep fakes ?

Answer

AI-generated fraud often involves fake videos injected into the system, tricking the verification process into thinking they're real. Without knowing the source, it becomes impossible to distinguish between real and fake, even for the most advanced defense technologies. Implementing signal source control is critical.

Regula prevents fraudulent presentation attacks such as the use of static face images with or without electronic devices, printed photos, video replays, video injections, or realistic masks instead of a real person. It instantly determines spoofing attacks with live face substitutes while verifying identity through the smartphone camera or desktop device.

Also, the layered approach wins. If one check fails, the others will catch it. Selfie, liveness, biometric match, and device signals each add friction for the fraudster, not the user.

Question

7

Is there a dashboard of all onboardings done by the different clients ?

Answer

Yes, it is possible to create such a dashboard. With detailed logs of every interaction, Regula IDV Platform gives you full transparency and a reliable audit trail.

Question

8

What kind of customization is possible in workflows without heavy development effort?

Answer

Workflows are highly configurable. You can define steps, logic, and verification sequences, like combining document checks, biometrics, database searches without deep development work. This allows you to quickly adapt flows to new regulations, fraud patterns, or business needs without rebuilding the logic.

Question

9

Are there features with the SDK of Back End that can improve facial biometric capture/identification performance; in my part of the world, IDs are always worn out, faces are a complex mix of ethnicities...

Answer

Regula's document verification technology automatically preprocesses document image, applying quality assessment techniques to streamline document authentication and verification results.

Regula's biometric technology automatically assesses the image quality while a person is taking a portrait image. The technology intelligently determines glares, shadows, head position, and face size, and picks the best available picture directly in the mobile app or on the website.

You can test your data with our technology here

<https://api.regulaforensics.com/>

Question

10

Is it possible to migrate from multiple providers to Regula solution without involving users to re-enrol ?

Answer

Yes, it is possible to migrate data into our system, create profiles. You can maintain a database of individuals, including their personal information and biometric data.



Thank you!

Regula

Decades of Forensics for Seamless Identity Verification.
Bringing together 30 years of experience in forensics, border control
and business, to create industry standards to trust and follow.

