

Regula

Identity Fraud Prevention at Scale: Platform Approach





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Is identity verification a product feature or is it infrastructure?

Forces Shaping IDV

1

KuppingerCole's Identity Fabric 2025 - market is shifting to modular, policy-driven, orchestrated architectures

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Forrester's IAM trends 2025 report frames IAM as a cross-domain landscape rather than separate systems

3

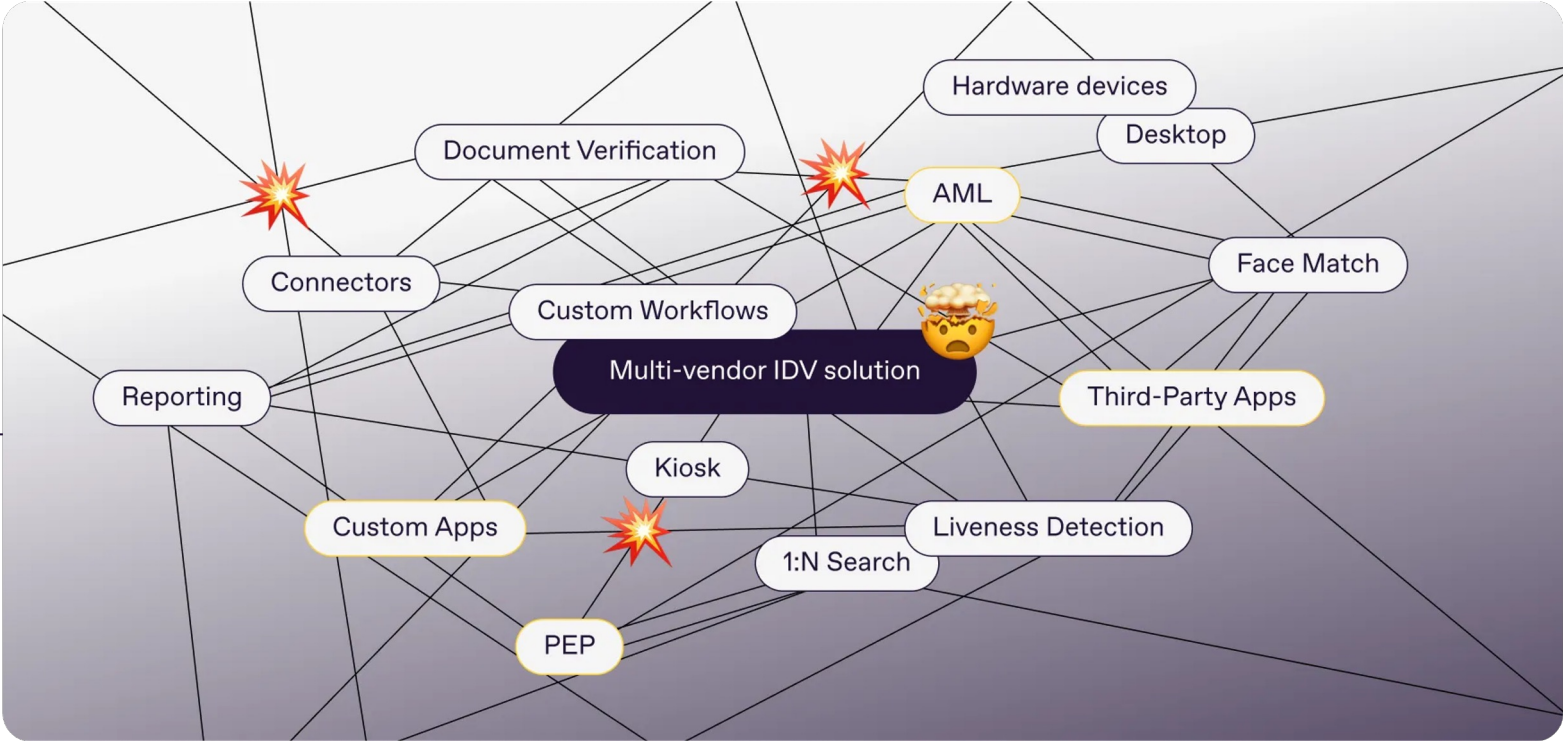
Gartner's Identity Verification Magic Quadrant 2025 highlights orchestration, reporting, integration options, deepfake defense, automation, accessibility, and hosted UX as major buying criteria



The biggest vulnerabilities are no longer just fake IDs or weak passwords in isolation; they are the gaps between tools.



Chaos in IDV



Gaps

Matter

Integration complexity

Multiple vendors and APIs

Poor user experience

Repeated verification steps

Lack of identity visibility

No unified view

Operational inefficiency

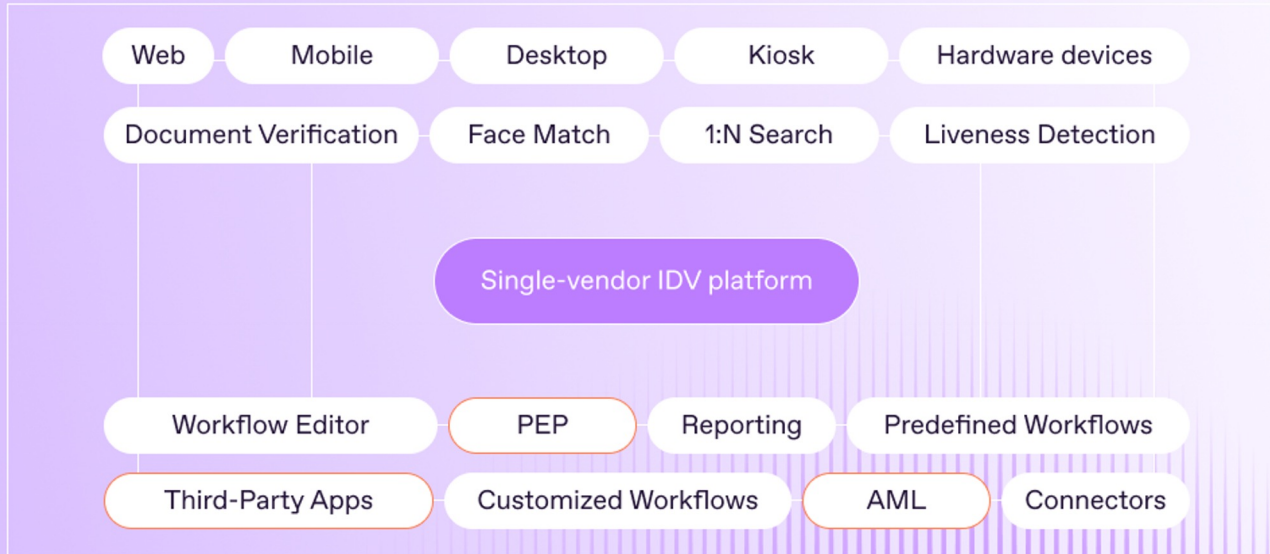
Manual reviews

Compliance challenges

Auditing fragmented systems

Time for a Poll

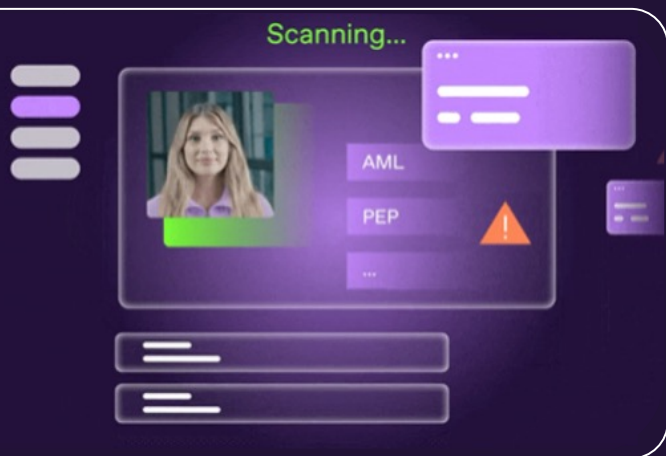
Control in Customer Verification



Power Your Processes with Regula IDV Platform

Regula IDV Platform

Orchestrate identities across their entire lifecycle —
from first interaction to ongoing trust.



Regula Identity Verification (IDV) Platform is an all-in-one identity verification workflow orchestration solution that ensures fraud prevention by automating identity verification and user authentication with comprehensive document and biometric checks, no matter the document type or device on the user's side.

Turn-Key Solution

Get started instantly with prebuilt IDV scenarios, workflows and integrations - no long setup required.

Set onboarding into a single, seamless and trusted flow with Regula's proprietary solutions for the entire identity journey, enabling user enrollment, identification and verification through different work scenarios.



Verify. Manage. Orchestrate. Comply. All in One Platform.

Single-vendor solution for user management: Reduce complexity with one provider covering all your verification needs - software and hardware for trusted identity verification.

Customer onboarding

Complete document and biometric verification in seconds for a seamless user experience.

Workflow orchestration

Create and automate tailored workflows across every stage of the user journey with maximum/ultimate flexibility.



Identity management

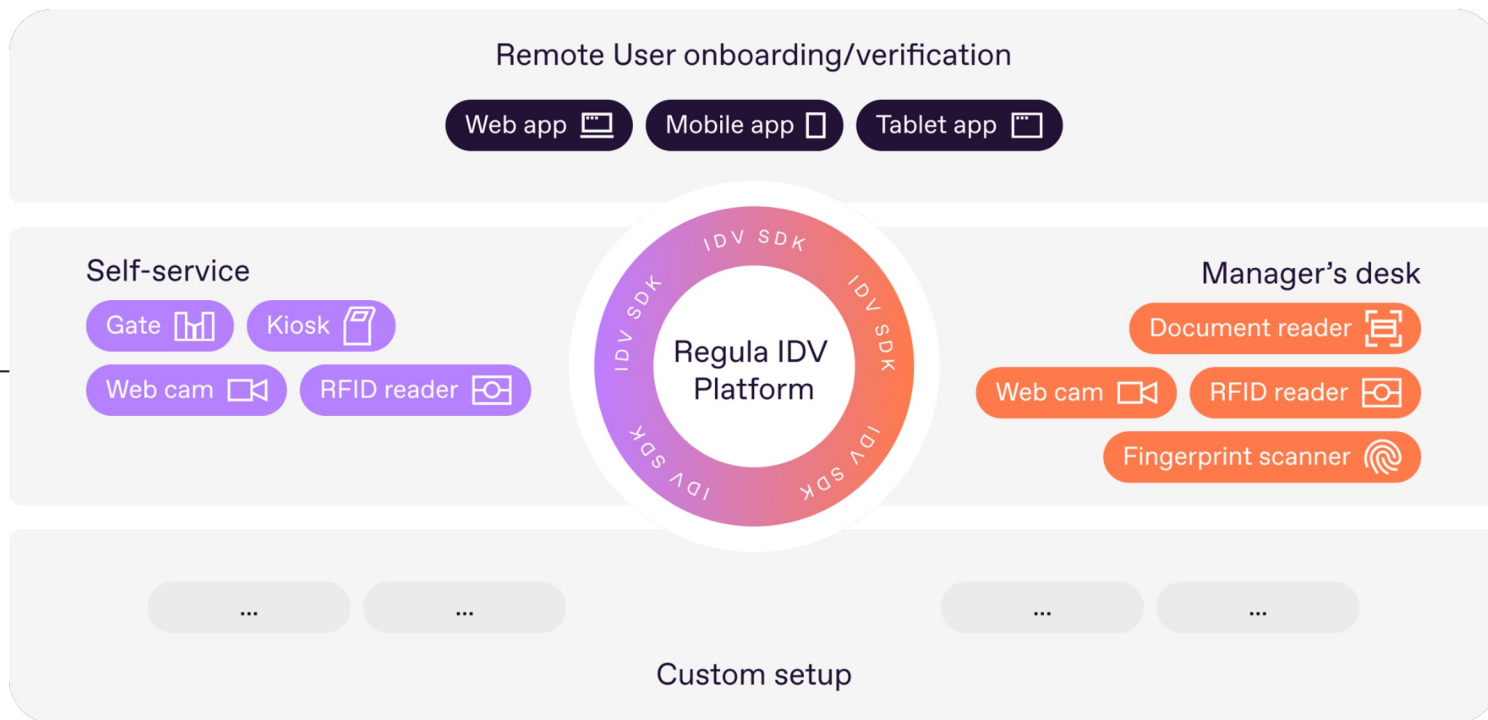
Maintain full control over every user's identity while protecting personal data.

Regulatory compliance

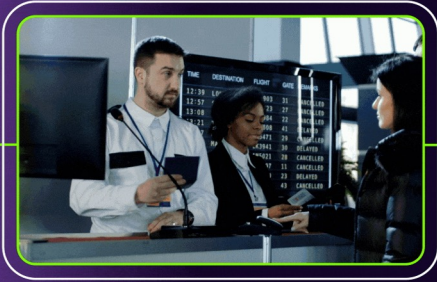
Effortlessly adhere to regulations across multiple jurisdictions with robust, built-in compliance capabilities.

Any Source, One Platform

Mutual support of all required components to perform the required tasks in all relevant processes

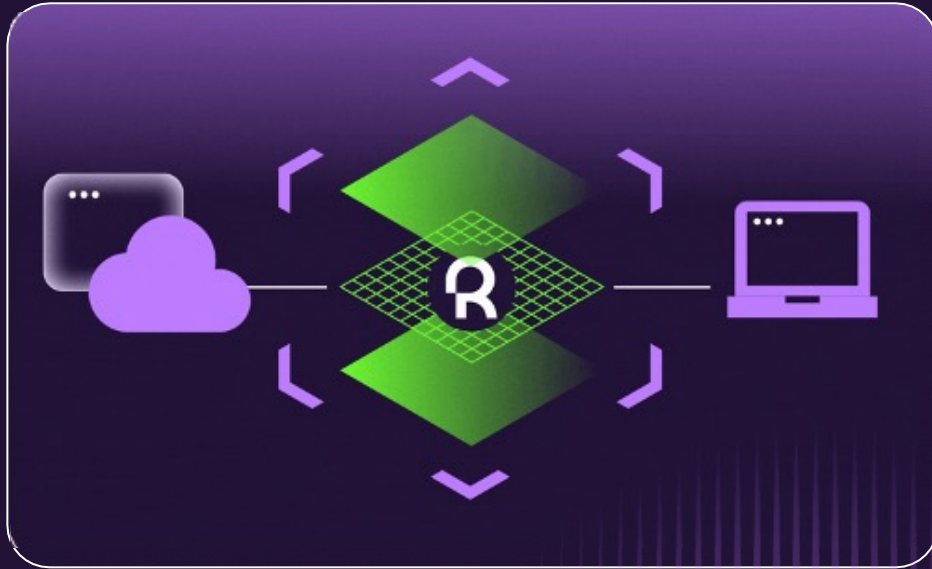


Diverse Scenarios



From KYC and aviation to self check-in, biometric access, offline onboarding, and attendance apps, Sessions adapt to any use case - giving you full visibility into every verification journey. Flexible by design, they seamlessly fit into your business, whatever the industry.

Deployment Flexibility and Security

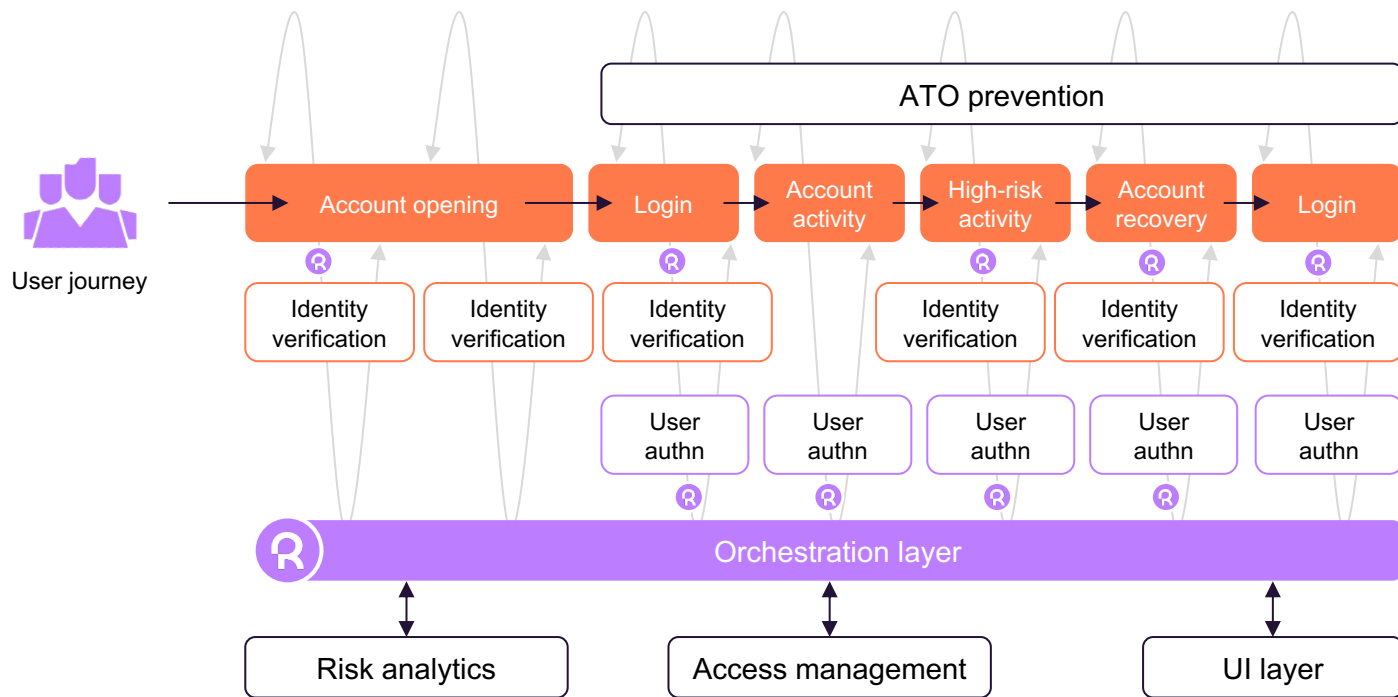


Choose the model that fits your needs -
100% on-premises or hosted cloud.

Maintain full control over data and
infrastructure while ensuring compliance with
local and international security standards.

Building the Workflow

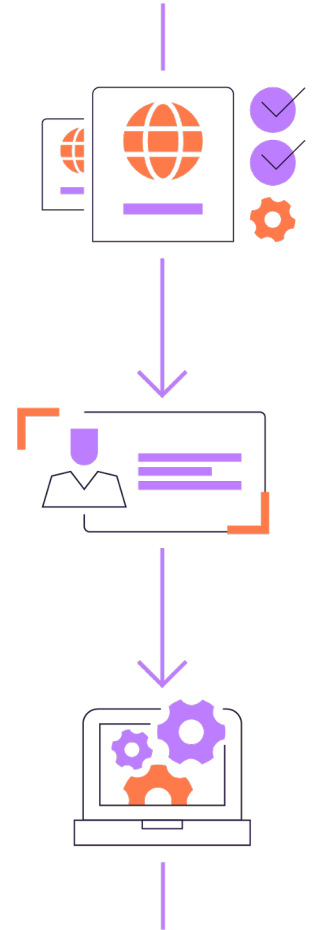
Orchestration of Risk Management Capabilities Along the Digital User Journey



Workflow - represents real business scenario with all required verification steps and logic

User profile - is a structured set of facts about a user that consolidates identity-related data and its full lifecycle.

Session - represents a user's single interaction and verification.



Workflow Orchestration

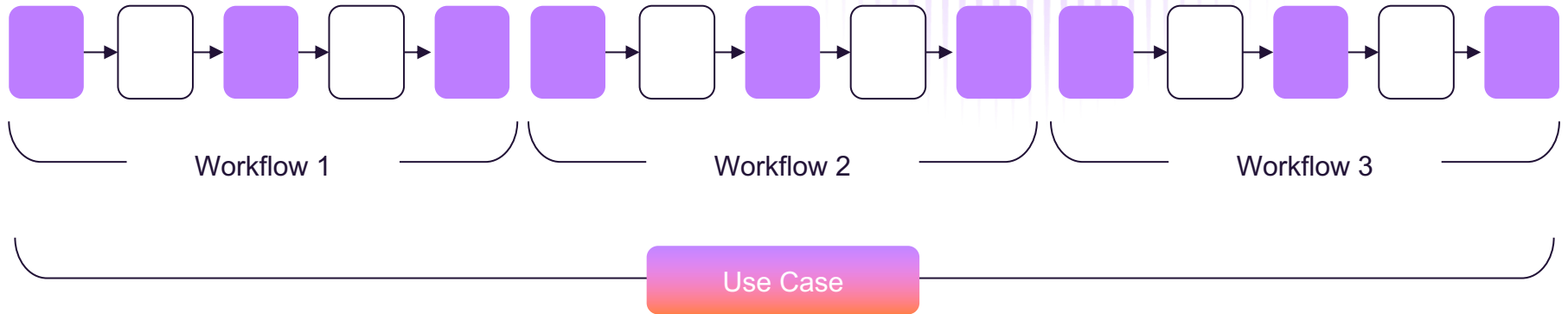


Build adaptable verification processes aligned with your business needs.

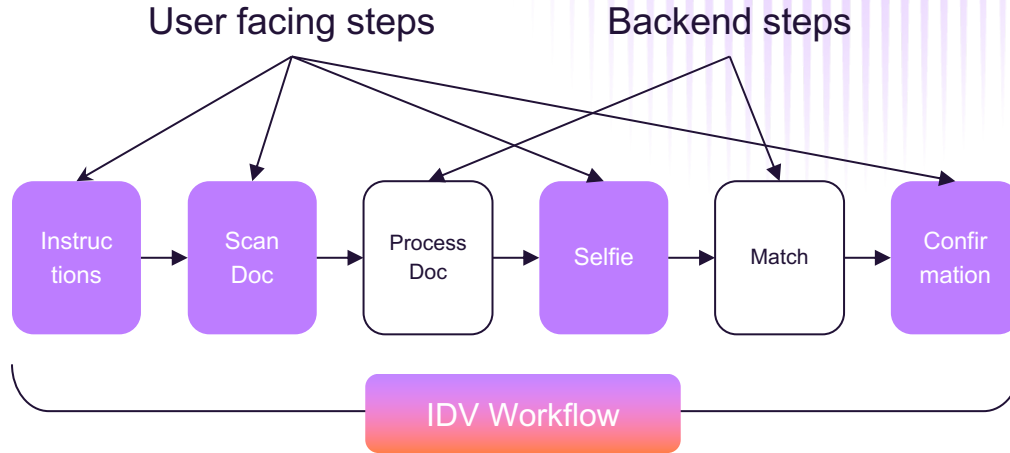
Define the sequence of steps - whether it's a user scanning a document, an automated system check, or compliance validation - that make identity verification seamless and secure.

From simple flows with basic checks to complex, multi-system orchestrations, workflows adapt to your business needs - helping you build verification journeys that are fast, reliable, and fully compliant.

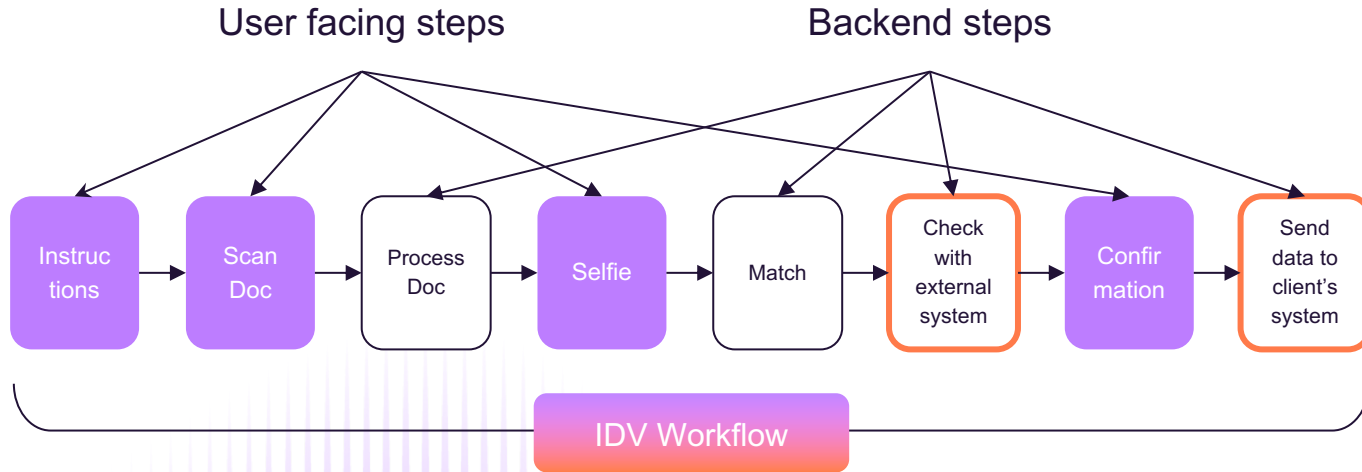
Workflow ≠ Use Case



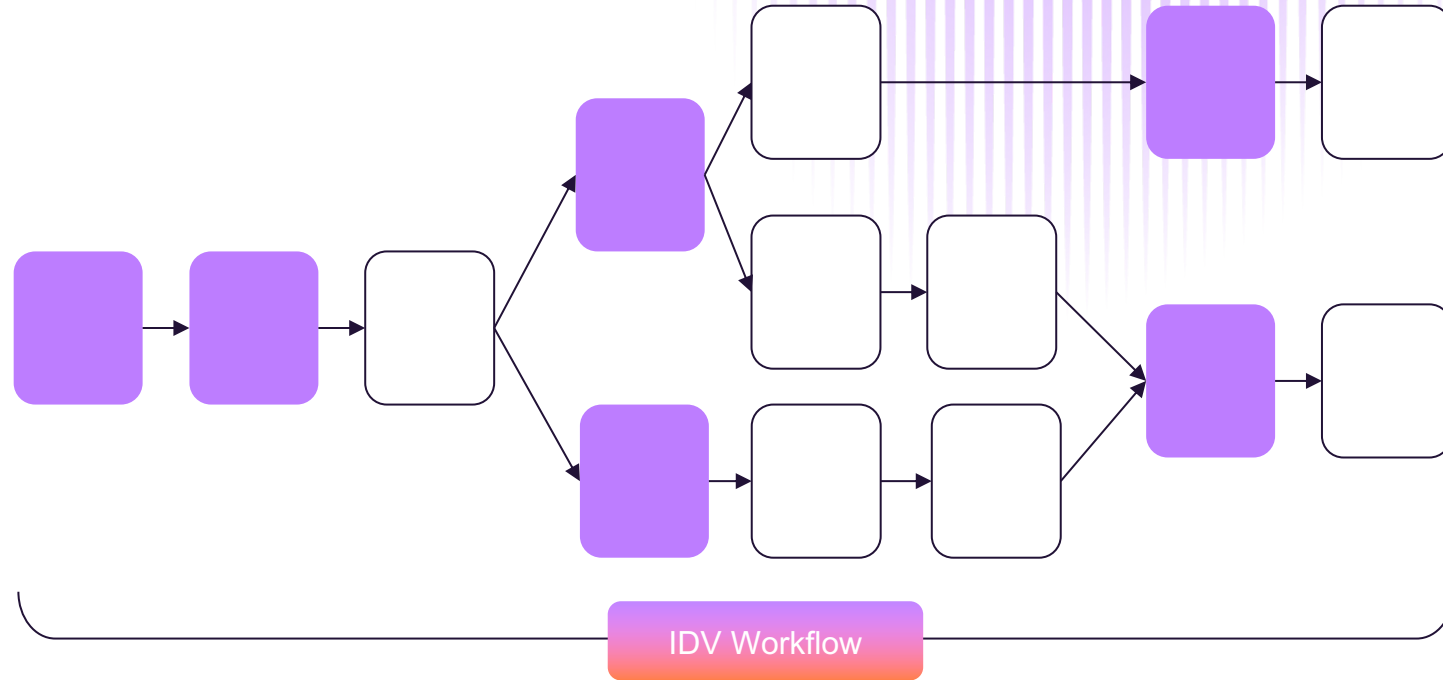
IDV Workflow - Simple Flow



IDV Workflow - Extended Flow



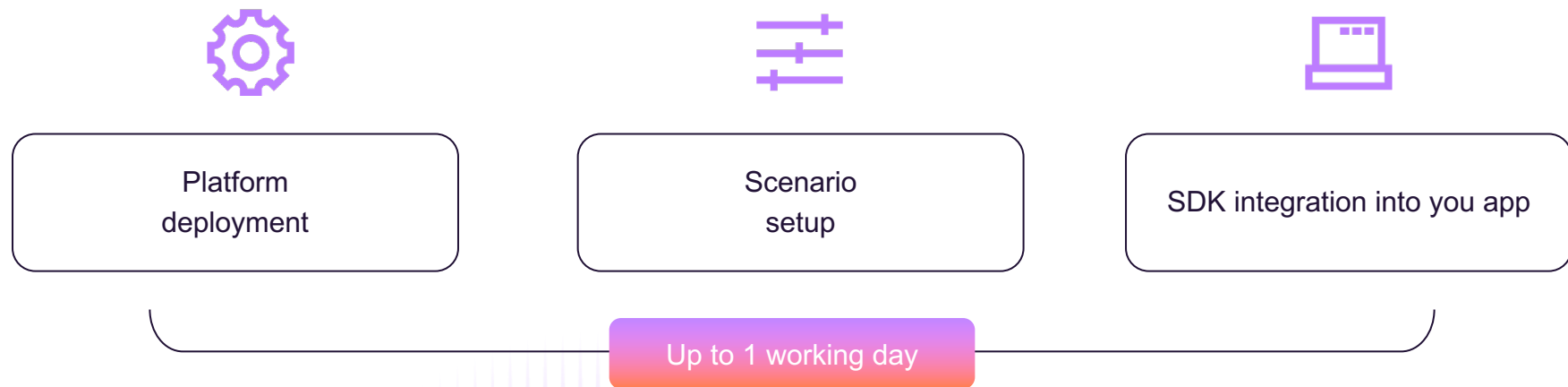
IDV Workflow - Complex Flow



Demo

Time for a Poll

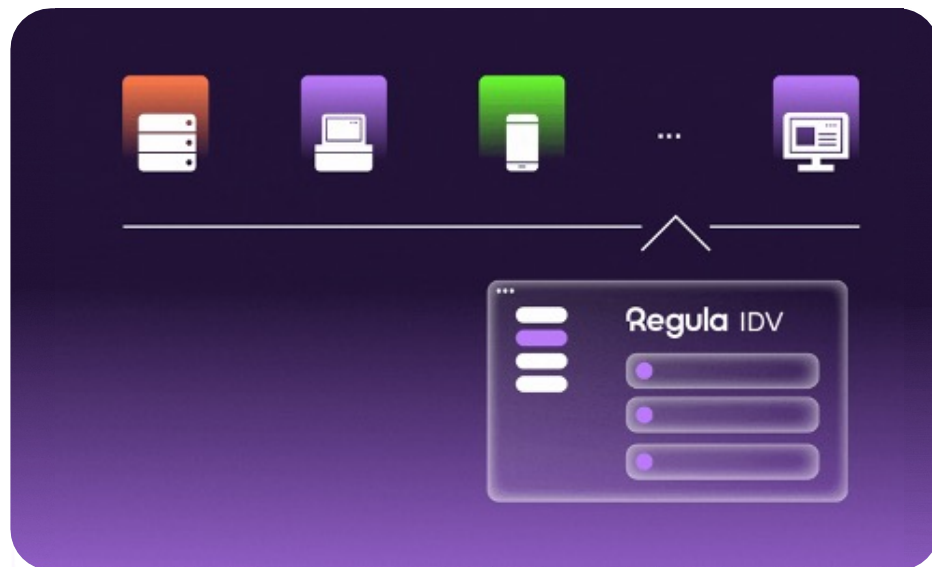
Regula IDV Platform Implementation Flow



Vendor-Agnostic Architecture

Integrate effortlessly with your existing tech stack and third-party systems through customizable connectors.

The Regula IDV Platform is vendor-agnostic, giving you the freedom to choose the tools, services, and providers that work best for your business - without lock-in or limitations.



Global Reach, Local Fit



Tailor to your needs - from interface design to process logic, every element can be customized to match your business requirements and user experience goals.

With support for any UI language, plus multilingual, multi-document, and multi-device compatibility, Regula ensures a truly global reach—delivering seamless identity verification anywhere in the world.

Regulatory Compliance

Stay ahead of evolving requirements with built-in support for KYC, AML, GDPR, CCPA, and regional regulations.

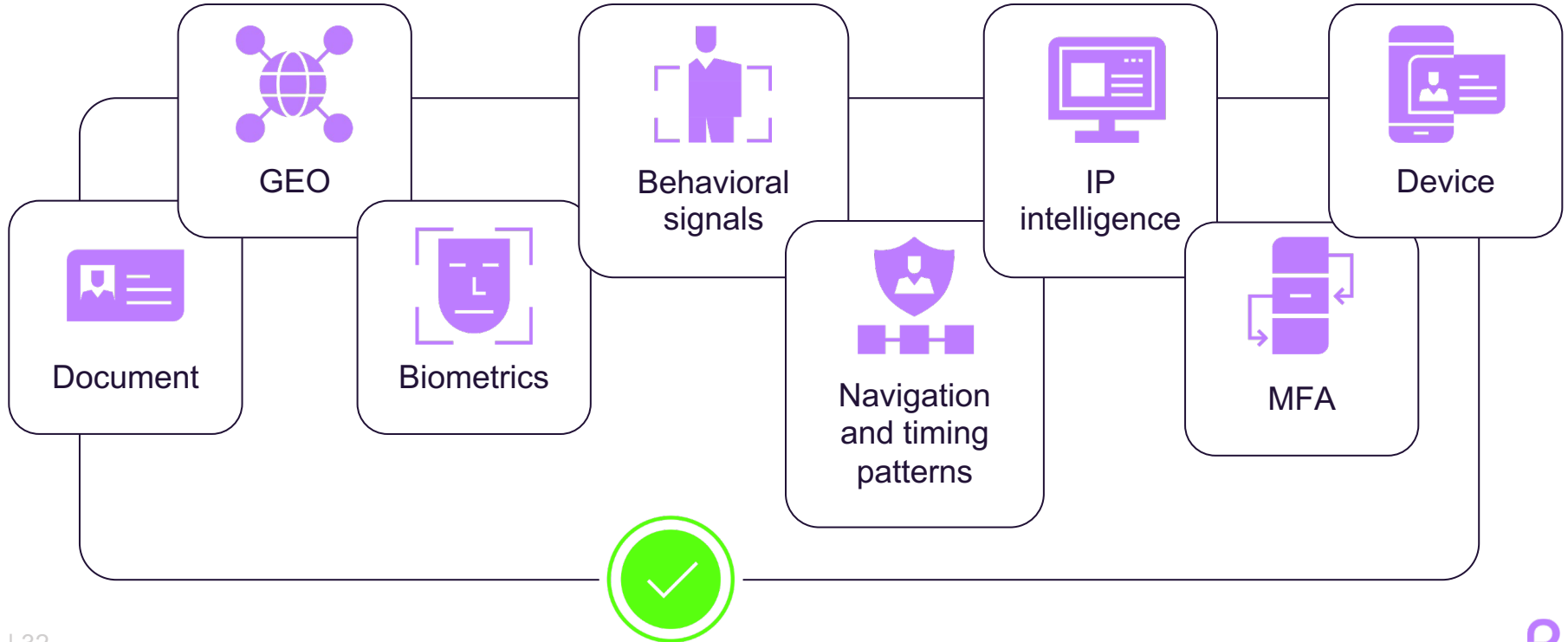


Why Do Traditional Checks Fail?



- ✗ **Template matching only** – detects format, not intent
- ✗ **Basic liveness** – fooled by deepfakes and replays
- ✗ **No behavioral analysis** – doesn't catch robotic/scripted capture
- ✗ **No integrity-checking** – data inconsistencies can go unnoticed

Multi-Layered Approach



Future-proof IDV starts with a platform, not a patchwork of tools.

Strategic Takeaways

In practice, that means the market is converging around a few themes:

- **Identity as infrastructure rather than an app feature.**
- **Orchestration layers that let teams enrich protection without rewriting journeys.**
- **Continuous fraud defense across onboarding, login, recovery, high-risk actions.**
- **Expansion beyond human users to machine and AI identities.**



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.

