

# 1Kosmos Verify

**Integrate Strong Identity Verification into User Onboarding and Account Recovery**

Robust identity verification during onboarding and account recovery prevents fraud, stops fake identity documents, and blocks social engineering—protecting against cyber threats and rogue insiders at every stage of credentialing.

## **The 1Kosmos Advantage**

1Kosmos Verify provides a convenient, self-service identity verification workflow supporting both in-person and remote identity verification. It is available standalone, via a fully brandable mobile app, or embedded as a micro-service into business applications and mobile apps via an SDK and over 50 off-the-shelf APIs. 1Kosmos Verify performs digital validation of government-issued credentials in over 150 countries and uses real-time face matching to accurately identify individuals up to certified Identity Assurance Level 2 (IAL2) as specified by the NIST 800-63-3 digital identity guidelines.

## **Identity Proofing and Verification**

Our convenient identity proofing and verification takes just minutes to complete and accommodates government-issued credentials in over 150 countries, including driver's licenses, passports, or National IDs with +99% identity proofing accuracy and spoofing / counterfeit detection certified to Presentation Attack Defense level 2 specification (PAD2). We can also verify identity at lower levels of assurance using banking, telco (eg, SIM binding), email, Social Security Number, phone number, and other methods. Our journey supports browser-based (appless) or by using our fully brandable mobile application.

## **Privacy by Design**

The captured PII data is encrypted and hashed on our permissioned blockchain according to W3C DID standard, ensuring privacy, security and complete auditability. Only the enrolled user can access the private key needed to securely share their information anytime, with any online service.

## **Document Verification**

Powered by AI and machine learning, 1Kosmos detects even the most sophisticated fraudulent documents, driver's licenses, and passports with over 99% accuracy—surpassing human verification, which can have failure rates of up to 30%. 1Kosmos uses a variety of services for document verification, including but not limited to: Social Security Administration (SSA), American Association of Motor Vehicle Administrators (AAMVA), LexisNexis, wireless carriers, and third-party credit and debit card processors.

## **Verification for All**

The 1Kosmos verification process does not pool or compare data to assess a person's authenticity. Instead, we perform a liveness test to confirm a real person is present, then securely match their face to their government-issued ID. This ensures a seamless experience while maintaining fairness and equity for all individuals, regardless of race, gender, age, or other protected characteristics.



## 1Kosmos Features & Benefits

**Multi-national.** 1Kosmos supports government issued IDs, including driver's licenses, passports, and national IDs for around 150 countries in approximately 2300 formats.

**Liveness detection.** Using the expressions and true-depth camera functionality, 1Kosmos utilizes the selfie camera, with randomized facial movements that detect liveness. The platform is also certified to NIST 800-63-3 for identity proofing and iBeta standard for biometrics.

**Deploy as a full service CSP.** 1Kosmos is a full-service Credential Service Provider (CSP). This showcases the platform's ability to serve as an ID verification managed service for various commercial and government entities.

**App and appless workflow.** Organizations can implement a workflow for verification that utilizes an app-based or appless workflow. In an appless workflow, authentication or verification is completed through a browser.

**Private permissioned blockchain.** Captured data is saved to a private distributed ledger, which is restricted to a group of users or organizations where participants must be granted permission to join. This contrasts to a public blockchain, where anyone can participate without permission.

### Reasons to Consider

- Customizable user journeys for both appless and app-based business needs
- OAuth, OIDC, SAML and FIDO support
- Flexible SDK for easy integration into existing workflows
- FIDO2, NIST 800-63-3, ISO/IEC 30107-3, ISO 27001 and SOCII Type 2 certified

For additional features of the 1Kosmos platform, please visit:

[1kosmos.com/feature-list/](https://1kosmos.com/feature-list/)

### About 1Kosmos

1Kosmos enables remote identity verification and passwordless multi-factor authentication for workers, customers and residents to securely transact with digital services. By unifying identity proofing, credential verification and strong authentication, the 1Kosmos platform prevents identity impersonation, account takeover and fraud while delivering frictionless user experiences and preserving the privacy of users' personal information. 1Kosmos performs millions of authentications daily for government agencies and some of the largest banks, telecommunications, higher education, and healthcare organizations in the world.

