***What is TurboPass’ Identity Verification Services Product:***

*TurboPass* Identity Verification Services combines linked and layered automated technologies with the world’s top forensic experts to detect identity fraud and verify customers faster and more accurately. The customer experience is intuitive and easy to use, from user onboarding to authentication and reverification.

*TurboPass* Identity Verification Services use 4 points of validation to ensure a high degree of confidence when verifying the legitimacy of a consumer’s Identity.

1. *Data extraction and document authentication:*

Through a combination of computer visitation techniques, optical character recognition (OCR) and rules, Mobile Verify compares the structure of the captured ID document against corresponding documents in a trusted repository. Hundreds of AI-based analytics are applied to determine if the ID document is original and unaltered.

1. *DL / State ID Validation:*

Driver Licenses, Driving Permits and Identification Cards (collectively, “DL/ID”) issued by U.S. Jurisdictions are regularly used as proof of identity; however, a card may be counterfeit or altered. The purpose of AAMVA’s Driver License Data Verification (DLDV) service is to provide commercial and government entities with the real-time capability to verify DL/ID information against data from the issuing agency. In summary, DLDV connects industry and motor vehicle agencies in real-time to create a uniform solution for identity verification.

1. *Biometrics and liveness:*

Turbopass’ IDVS uses document/selfie capture plus biometric solution effortlessly detects spoofing attempts, and detects subtle nuances in documents, ensuring the authenticity of live documents resulting in lower abandonment rates compared to active liveness solutions that may misclassify genuine customers.

1. Biometric facial comparison with bias mitigation

Turbopass uses advanced algorithms to compare the facial biometric structure from the document portrait image with a newly captured selfie.

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| **Key / Definition** | |
| **Auto Coverage** | Indicates whether the document is covered by Auto at any level (Y/N) |
| **Auto Covered Pages** | Indicates which document page are covered by Auto (Front Only, Back Only, All, None) |
| **Auto Machine Readable Extraction** | Indicates whether Auto will extract content from the MRZ or barcode (Y/N, where N can mean no machine readable present). |
| **Auto OCR Extraction** | Indicates whether Auto will extract content from the human-readable (OCR, non-MRZ) portions of the document. |
| **NFC Passive Authentication** | Indicates whether the document is known to support NFC Passive Authentication, based on monitoring of production traffic (Y/N/blank, where N means confirmed non-support) |
| **NFC Active Authentication** | Indicates whether the document is known to support NFC Active Authentication, based on monitoring of production traffic (Y/N/blank, where N means confirmed non-support) |
| **NFC Chip Authentication** | Indicates whether the document is known to support NFC Chip Authentication, based on monitoring of production traffic (Y/N/blank, where N means confirmed non-support) |

***Acceptable Documents for TurboPass Identity Verification Services:***

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