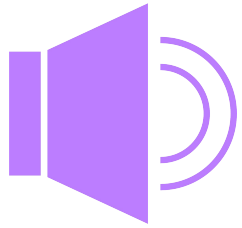


Regula

January 16, 2025

IDV Trends Every Business Needs to Know in 2025

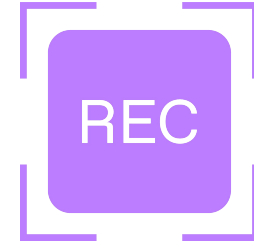
Housekeeping



Trouble with audio?
Try dialing in!



Submit your questions live
for our Q&A at the end



We're recording!
We'll email you the link



Name/Surname

Henry Patishman

Business role

**Executive VP of Identity
Verification Solutions
at Regula**

Let's get started!

Forces Shaping IDV - Trends in Practice

1

Emerging threats
that demand immediate action



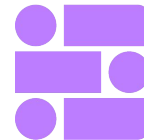
2

Technological developments
that redefine what's possible



3

Evolving regulations and rising user expectations
shaping the new normal





Identity Verification Market Insights

Key Challenges Faced by Businesses in IDV Today


Kids' safety and age verification

Digital ID

Staying up to date with regulations

GenAI

Managing customer expectations and experience 

 Regional specifics

Deepfakes and mass synthetic identity

Issues with data quality leading to inaccurate results

Data privacy and ethics

Gartner Notes

Identity-first business strategy

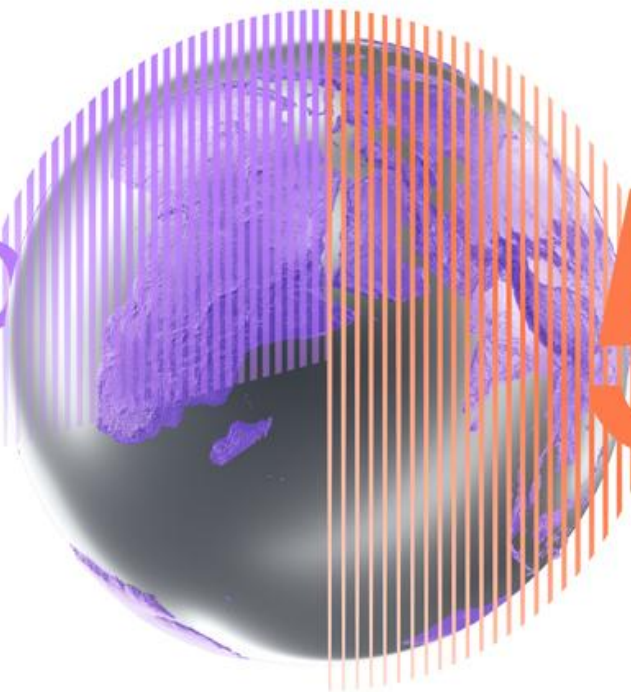
“Organizations are on a zero-trust journey, and identity is still the final line of defense in security. Organizations must adopt an ‘identity-first business strategy’ to ensure operational efficiency and competitive advantage.”

Never-Ending Evolution of Threats

The difference is that two years ago, just

29%

of fraud decision-makers across Australia, France, Germany, Mexico, Turkey, UAE, UK, and the USA reported encountering identity fraud in the form of video deepfakes.



Today, this year's data — covering the USA, UAE, Mexico, Singapore, and Germany — shows as many as

50%

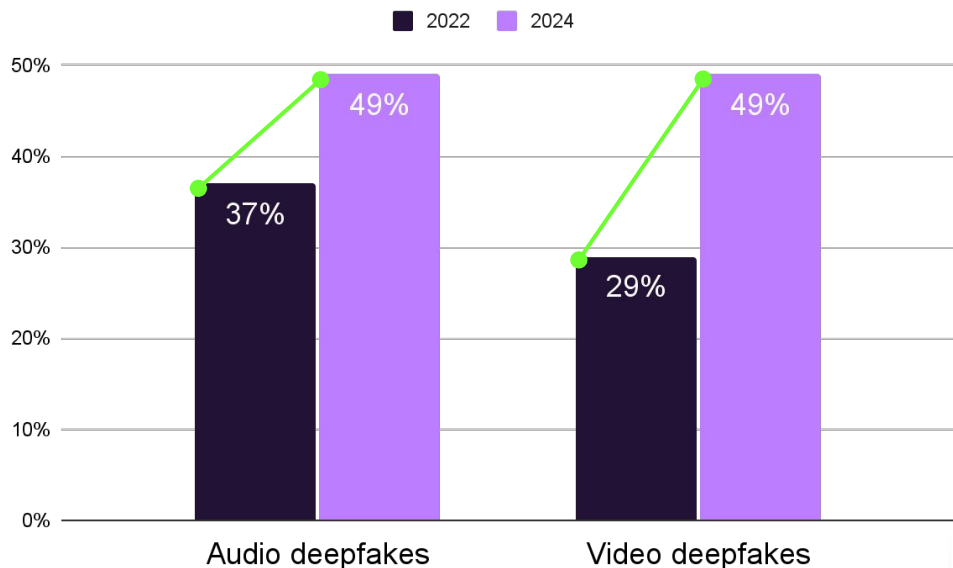
have experienced this form of fraud.

Trend #1

Control of the Data Source
Has Become the Cornerstone
of Defense Against Deepfakes

Deepfakes Are Hitting Companies Harder

The share of companies that experienced deepfake fraud in the past two years



After aligning the 2024 survey data with the 2022 cohort for a direct comparison



Video deepfakes: **+20%**

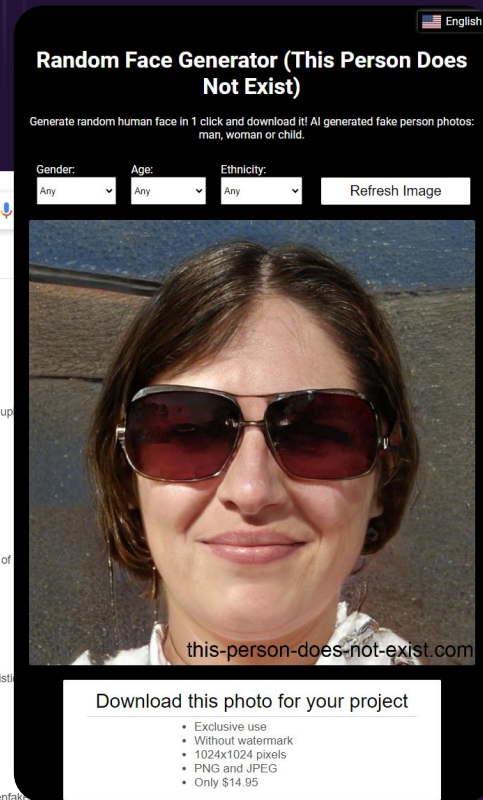
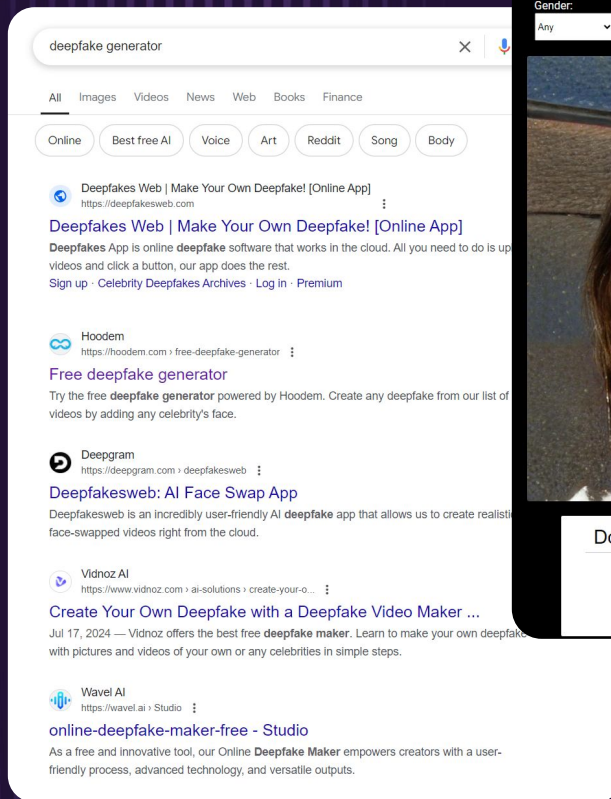


Audio deepfakes: **+12%**

Costs for Fraudsters

→ More AI services for generating fake facial images, videos, and ID documents

→ Free or about \$15 per item on average



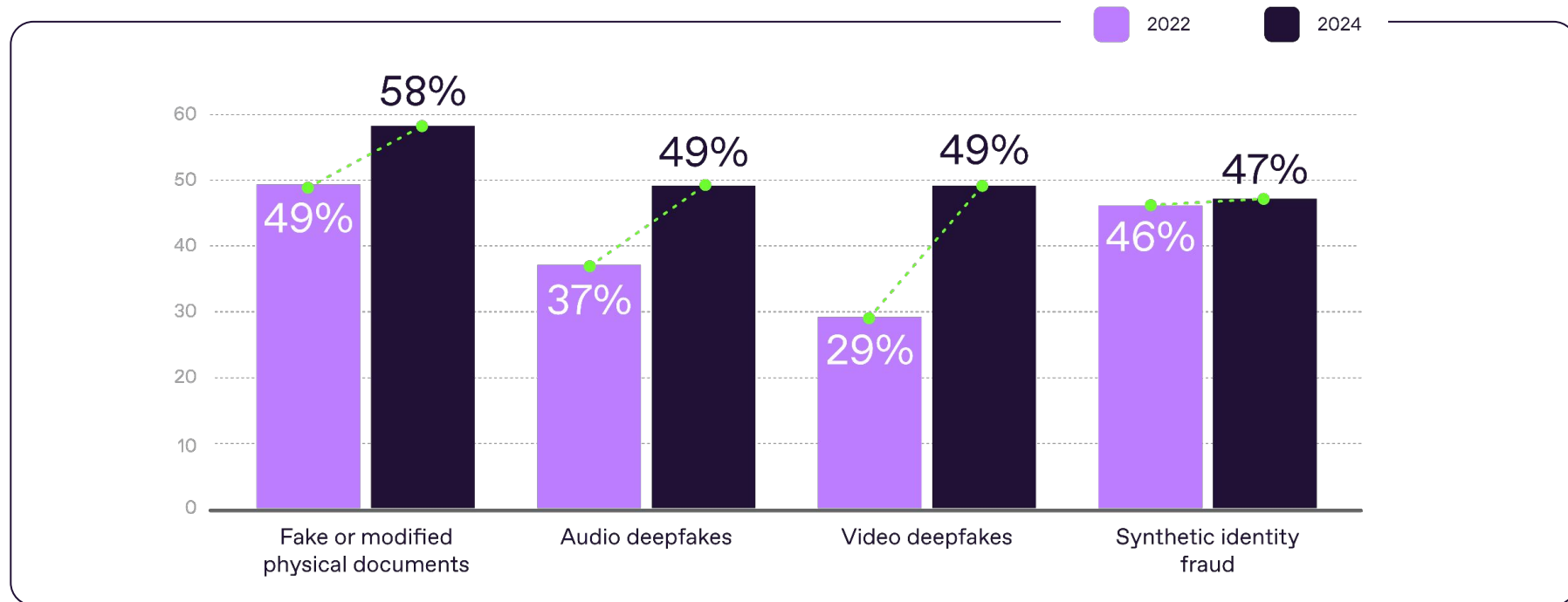
A Critical Step in Combating Deepfakes is Controlling the Signal Source

- Injection attack detection (IAD)
- Presentation attack detection (PAD)
- Image inspection

Trend #2

It's Not All About
Deepfakes: Traditional
Threats Still Dominate

Old Threats Are Still Around



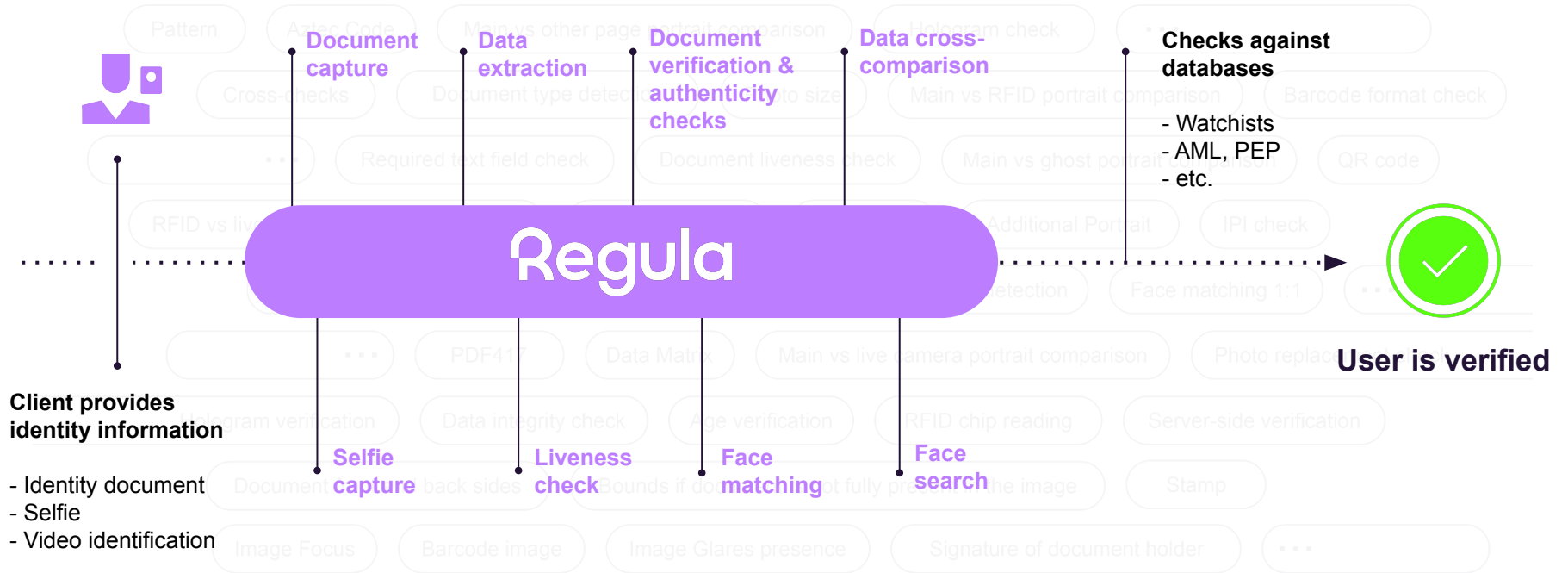
Liveness-Centric Approach for Documents and Beyond



+



Comprehensive Checks Along the Flow



Technological Shifts

Trend #3

The Importance of AI and
ML Tools will Keep Growing

234%

increase in
threat detection
accuracy

AI and machine learning integration in cybersecurity has shown remarkable growth, with organizations reporting a 234% increase in threat detection accuracy through AI-powered systems.

https://www.researchgate.net/publication/387187075_Securing_Digital_Identity_The_Convergence_of_Cybersecurity_and_IA_M_in_Contemporary_Organizations

AI and ML: Applications for Enhanced Fraud Detection



Behavioral Analytics

Real-Time Monitoring



Biometric & Visual Recognition

Enhanced User Experience

Improved Accuracy



Predictive Analytics

Adaptive Learning

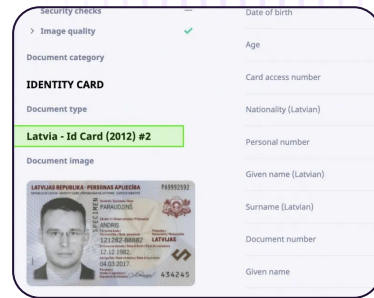
Neural Networks are Key for Identity Verification

Detection

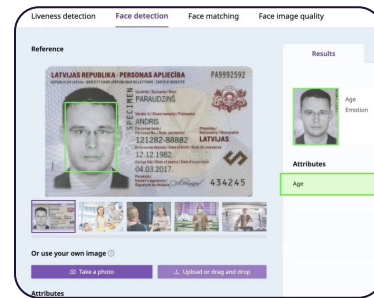


Segmentation

Classification



Regression



ID verification for 282
mln passengers

Compliance with civil
aviation law and
elimination of fines

Document checks
done in just 3 seconds

Customer Success Story

> Challenge

Checkport needed to enhance the reliability and speed of passport and document authentication to prevent fraud and ensure security. Manual verification was time-consuming and prone to errors.

> Solution

The company implemented Regula's solution, which automated the document verification process using a comprehensive database of security features. This allowed documents to be analyzed and authenticated quickly and reliably.

> Result

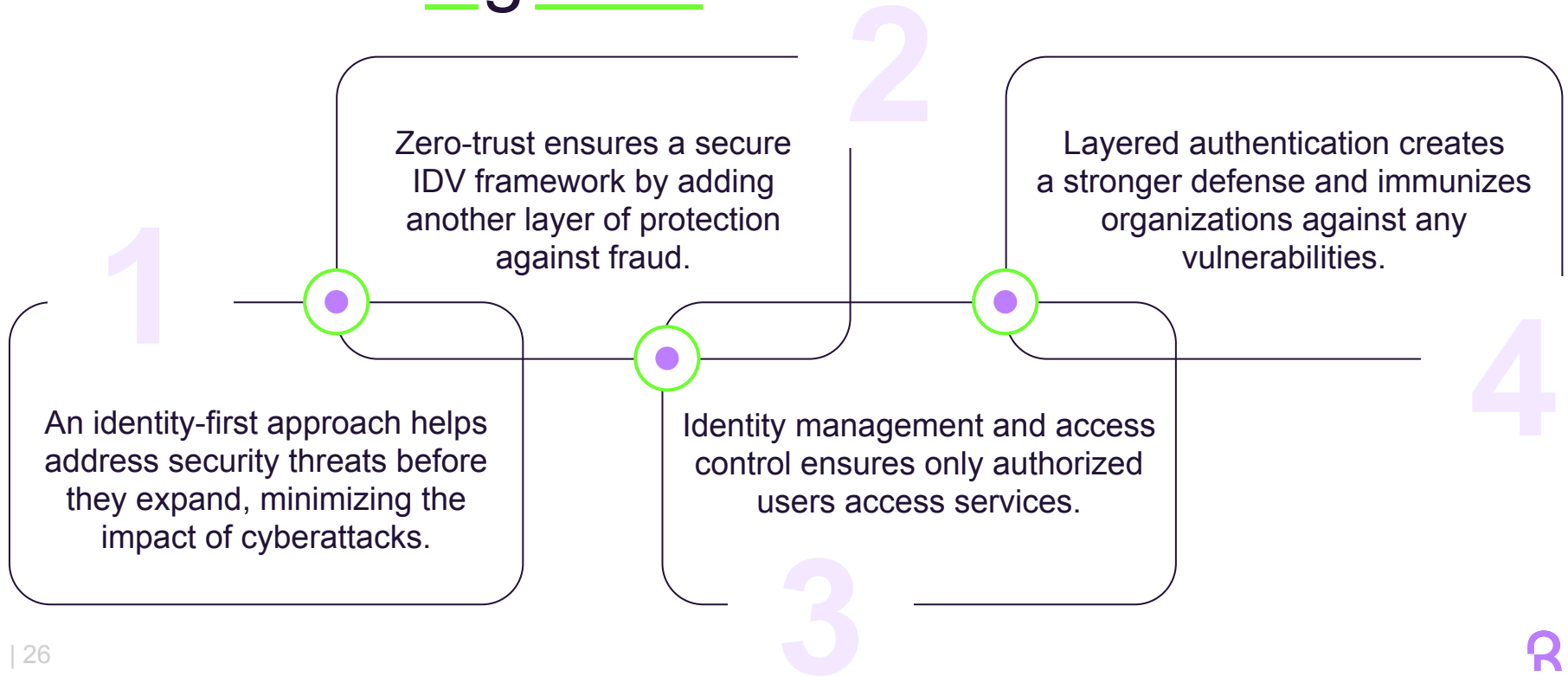
Document verification time was decreased by 70%, and accuracy was significantly improved. Checkport now serves customers faster and more efficiently while reducing the risk of fraud.

[Read more](#) →

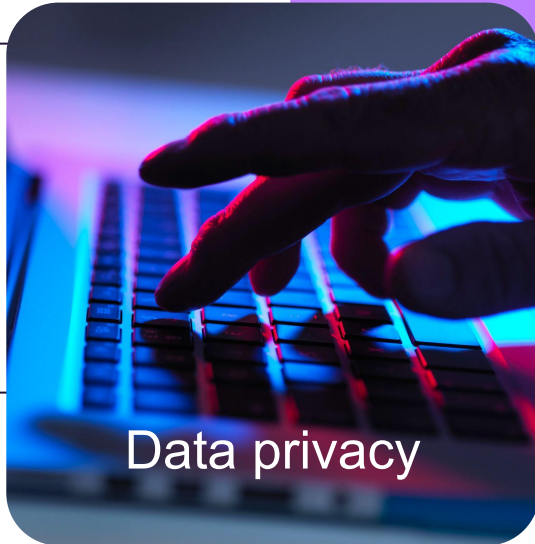
Trend #4

IDV Will Become a Part
of a More Complex Security
Ecosystem

Bringing Cybersecurity and Identity Verification Together



Challenges

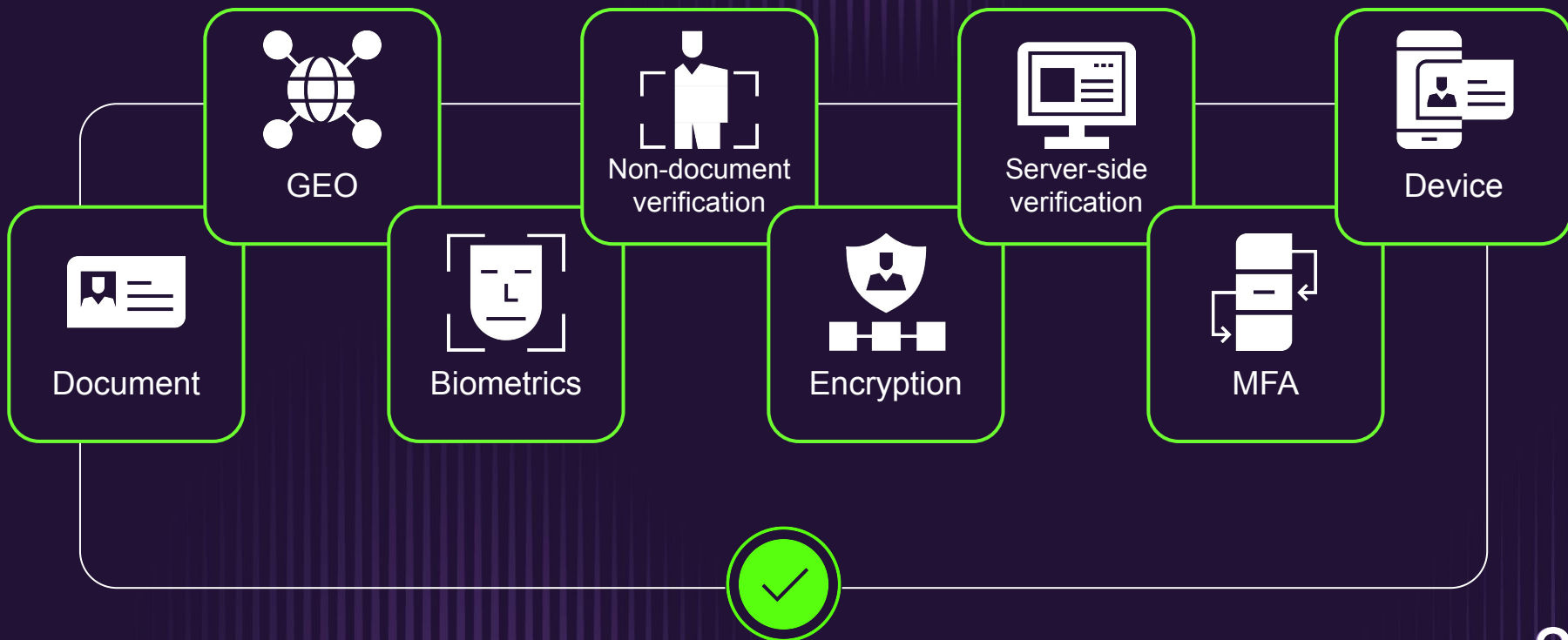


- GDPR
- CCPA
- COPPA



- Inclusive
- Unbiased

Multi-Layered Approach

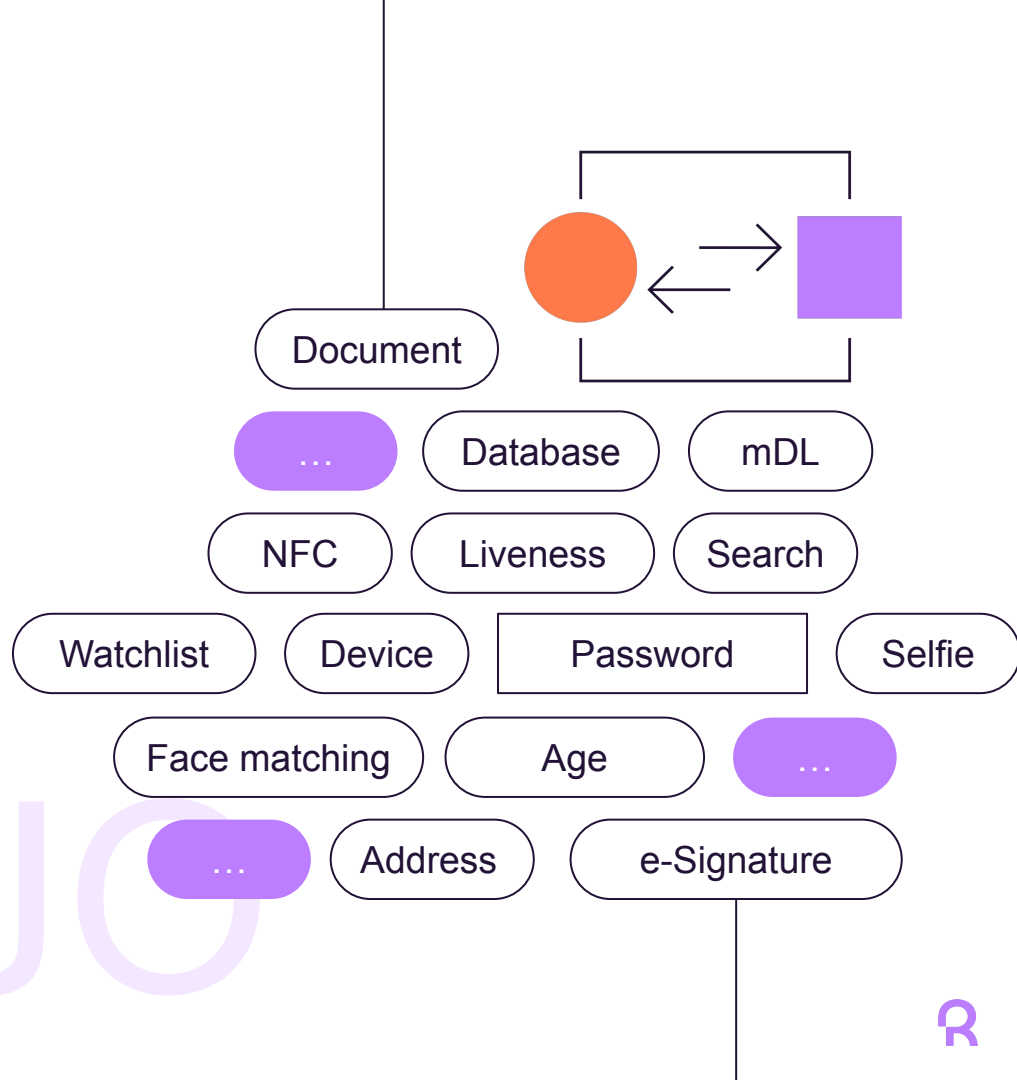


Trend #5

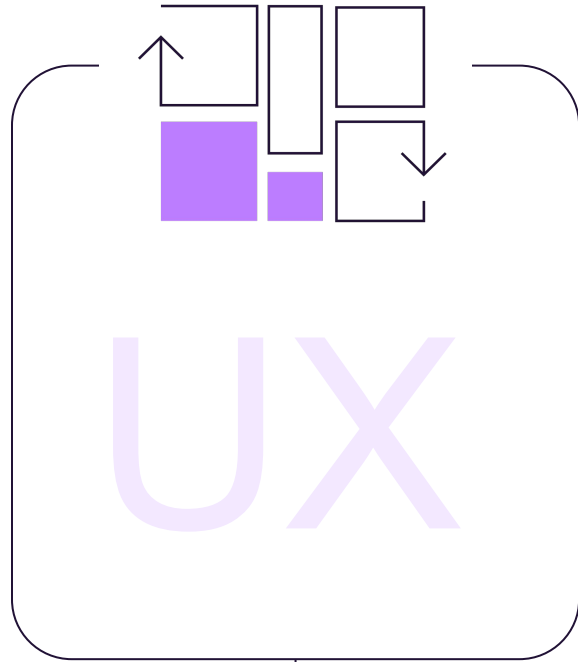
Customer Journey
Orchestration will Be
Inherent to IDV

Customer Journey Orchestration

A set of flows which allow the identity verification process to be carried out.



Better UX and Fraud Protection



Regula Tackles It

Regula Identity Verification (IDV) Platform is an all-in-one solution to perform document and biometric verification, both with Regula hardware and software, as well as with existing 3rd-party hardware components and services.



Trend #6

Digital Identity Will Continue
Gaining Momentum and
Verification Methods will
Broaden

Types of Digital Identity Documents

National eID



Mobile Driver's Licenses



Digital Travel Credentials



Key Digital Identity Initiatives

eIDAS (Electronic Identification,
Authentication and Trust Services)

W3C – Verifiable Credential Data
Model

ICAO Digital Travel Credentials

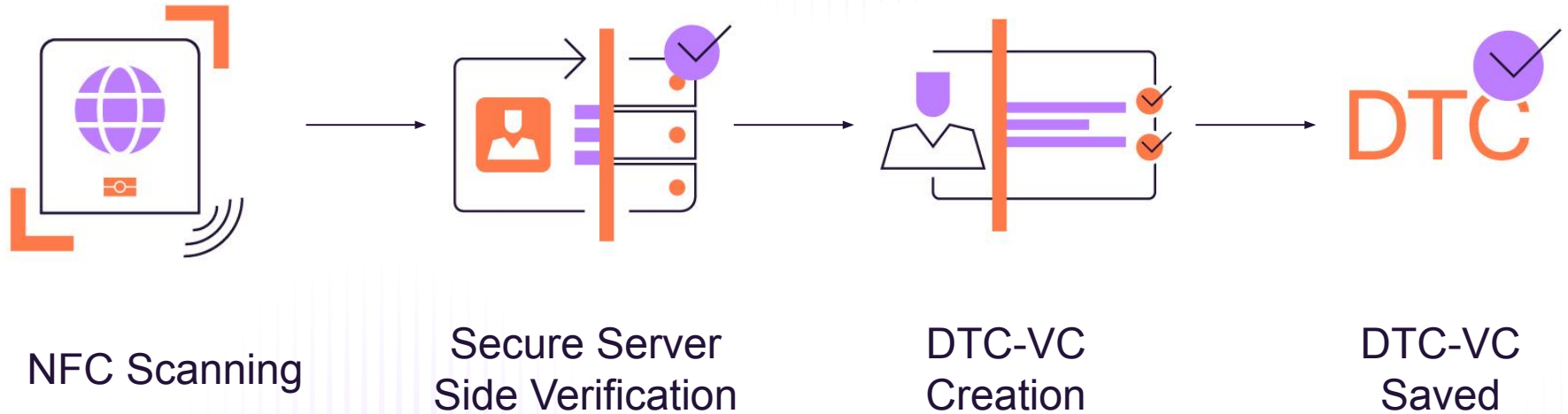
UK's Online Safety Bill

The U.S. Department of Commerce's
National Institute of Standards and
Technology (NIST) is working on a draft
of guidelines

ISO/IEC 23220-x Mobile-Based
Digital Wallets

EU Declaration on Digital Rights
and Principles

Regula Just Introduced Support for DTC



Tightening Regulations and Demanding User Expectations

Why Has Regulatory Complexity Exploded in Recent Years?

- More industries are being regulated
- More businesses are going global
- There's more fraud
- Privacy is increasingly in focus



Gartner Highlights on Regulatory Factors

What factors will have the most significant impact on the IDV landscape by **2025** ?

1

Digital Identity -
Regulations and
Standards

2

Age Verification
and Parental
Consent Tracking -
Social Media

Trend #7

Age Verification Regulations
are Tightening

Protecting Minors Properly

The Digital Services Act (Regulation (EU) 2022/2065) (“DSA”), which has applied since 17 February 2024, expressly refers to age verification measures to protect children online.

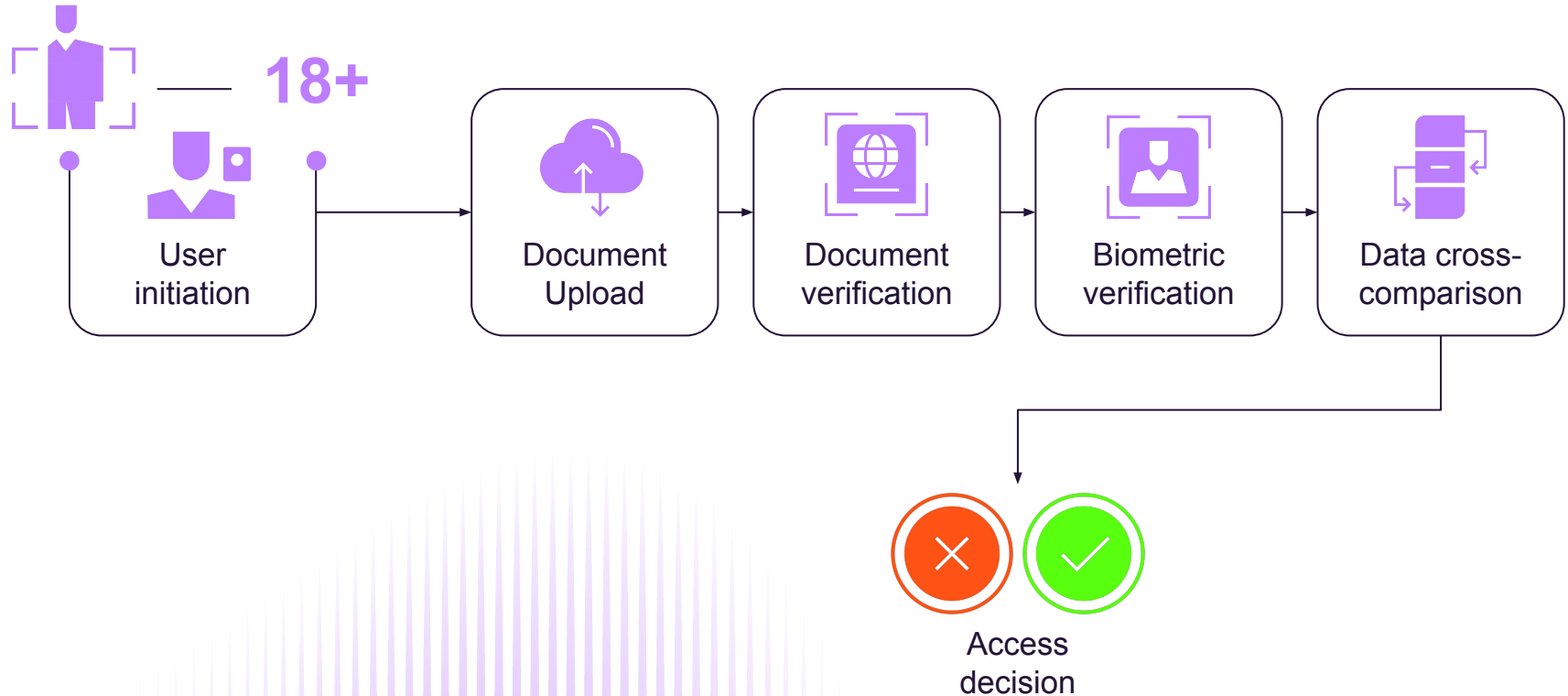
On 31 July 2024, the European Commission issued a Call for Evidence on their proposed guidelines for online platforms for protecting minors online, which are intended to be adopted in 2025.

Australia has announced plans to implement what could become the world’s strictest social media age verification requirements, with Prime Minister Anthony Albanese unveiling legislation that would effectively ban users under 16 from major platforms.

Age Check Certification Scheme (ACCS)

Texas recently enacted a law imposing civil penalties of up to \$250,000 for failures in age verification that allow minors to access harmful content.

How an Age Verification Workflow May Look



Customer Success Story

> **Challenge**
To launch their online casino, Grand Casino Luzern had to implement remote identity verification for all customers.

> **Solution**
The casino adopted Regula Document Reader SDK to automate ID verification, age verification and data entry. The solution recognizes and verifies identity documents in seconds, accelerating customer onboarding, reducing manual workload, and minimizing errors. It also enhances fraud prevention by detecting inconsistencies and flagging suspicious documents for manual review. Additionally, Regula ensures compliance by verifying attributes such as age and residence without storing sensitive data, keeping all information securely on the casino's premises.

> **Result**
The casino immediately reduced its manual workload while significantly increasing the overall security of the verification process.

[Read more](#) →



Remote identity
verification

Compliance with
age verification

Accelerated
onboarding

Trend #8

User Experience Is One of
the Priorities

Global Shift Toward User-Centric Design

Not only secure but also fast, seamless, and tailored to users' needs

Convenience - Implementing
streamlined workflows

1

Customization - Addressing
industries, geographies, and
organizations with unique
requirements

2

Accessibility - Designed to
ensure easy use for people
with special needs

3

Trend #9

IDV Is Not Only for Clients
Anymore—It's for the
Workforce as Well

In the Era of Remote Work, Staffing Brings New Challenges

Fake identities in remote work

Ghost employees siphoning payroll funds

Insider threats exploiting falsified credentials



The largest private bank
in the world

120,000+ employees
globally

Exclusion of
manual checks

Employee mobility
increased

Customer Success Story

> Challenge

The Bank has more than 120,000 employees worldwide. They travel a lot between offices or relocate to different offices. The bank was looking for a solution to replace the manual procedure for obtaining a bank access key with a remote automated process for its frequently traveling employees as a part of their onboarding and access control processes.

Solution

> Regula Document Reader SDK and Regula Face SDK were integrated into the internal mobile app for document scanning and verification and selfie liveness checks in order to get bank access keys remotely.

Result

> The Regula solution helped to completely eliminate all manual identity verification steps for the employees. The time for self-identification was significantly reduced, and the level of employee loyalty and mobility was significantly increased.

Summary

01. Control of the data source has become the cornerstone of defense against deepfakes
02. It's not all about deepfakes: Traditional threats still dominate
03. The importance of AI and ML tools will keep growing
04. IDV will become a part of a more complex security ecosystem
05. Customer Journey Orchestration will be inherent to IDV
06. Digital identity will continue gaining momentum and verification methods will broaden
07. Age verification regulations are tightening
08. User experience is one of the priorities
09. IDV is not only for clients anymore—it's for the workforce as well

Questions?



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.

