IDCheck® by Co-op

IDCheck by Co-op is a Shared Branch solution that protects member identities and facilitates authentication to help combat identity and account takeover fraud.

- **Decrease fraud**
- **Simplify identification and authentication**
- **Support faster branch visits**
- **Gain insights through automated reporting**

Credit unions continue to fight account takeover and identity theft. As these forms of fraud continue to rise, credit unions need a single, integrated solution that identifies and authenticates members, addresses account takeover fraud, and mitigates fraudulent activity across multiple channels.

IDCheck® by Co-op protects members with superior identity and authentication in one solution, removing friction as it guards them at every touchpoint and enhances the member experience. This comprehensive identity and authentication tool supports a multi-layered fraud strategy designed to combat the growing threat of identity and account takeover fraud while reducing fraud-related costs.

How It Works

Using a member's smart device to authenticate their identity at a Shared Branch, IDCheck prompts members to share a photo of their government-issued ID, along with a selfie. It then uses a mix of advanced graph-defined logic, artificial intelligence, and biometric data to verify the ID and member in real time. Members instantly receive a one-time passcode to show the teller to confirm their identity.

Alternatively, members also may choose to pre-authenticate their ID before entering a branch.

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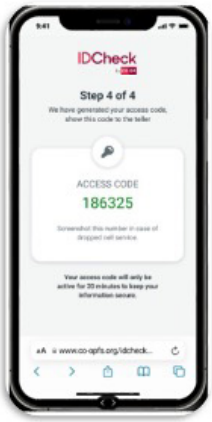
The results are impressive. In beta testing, there was a 99% first-attempt validation success rate and 100% fraudulent IDs and AI-generated deep fakes rejection.



"Fraud isn't slowing down, and this is one more tool for credit unions to use to protect members, as well as their own institutions. Shared Branch is a huge benefit for credit union members and IDCheck is a strategic solution to prevent fraud within this network."

Rebekah Higgins
Chief Growth Officer

Key Benefits

Streamlined, Real-Time Identification – Leverage advanced, graph-defined logic using every element of identity verification on a government-issued ID to deliver the most accurate fraud detection, all in real time.

Graph-Defined Network – IDCheck integrates an ever-growing, real-time network of intelligence from billions of predictions and outcomes, all contributing to the industry's only graph-defined network of datapoints.

Member Selfie-Predictive Document Verification – Digitally verify the authenticity of a government-issued ID and use biometric data when comparing the ID to a member selfie. When using Selfie-to-ID photo match, you'll be able to access likeness detection and age discrepancy alerts.

Advanced AI – Use revolutionary, advanced artificial intelligence and machine learning to maximize accuracy and reduce false positives, eliminating the need for your tellers to manually authenticate out-of-state IDs that could be counterfeit.

Security & Fraud Protection – Gain an added layer of protection from identity theft and account takeover, with less member friction and increased confidence.

Learn More

For additional information on implementing IDCheck at your credit union, please contact your dedicated Client Success Manager.