



Why Admiral Money chose OCR Labs to **fully automate identity verification** without sacrificing excellent user experience



The problem: Admiral Money were in search of a low-friction identity verification solution that would be an easy addition to enhance their onboarding process

A desire to cut friction for customers and operational overheads.

Admiral Money considers excellent user experience to be one of the most important features of their platform. Previously, their manual onboarding process meant that users would take a photo of their physical identification on their smartphone, find a way to upload it on the web journey and wait up to three days to have it manually reviewed by a member of their team. In a very competitive market - where customers are more inclined to go with a provider who gets back to them with a positive response first, and not necessarily the cheapest offer - it became critical to reduce the up to three-day wait time to one that provided an almost instant answer.

Speed wasn't the only factor that was at the forefront when considering an identity verification solution. It would need to also be as accurate as it was fast, providing consistent outcomes which could be trusted. Previously, depending on human judgement meant that the outcomes were inconsistent and gave room for error on whether the documents presented were fraudulent or not. This led Nick Jones, Head of Customer Fulfilment and his team at Admiral Money, to research available options that suited their extensive list of requirements.

“From an outcome that could take up to 3 days, to an outcome in seconds”

OCR Labs enabled Admiral Money to move from having customers wait up to three days for a manual review to ensure their customers got an outcome in seconds.



Technologies

DATA VERIFICATION
BIOMETRIC VERIFICATION
DOCUMENT VERIFICATION

Industry

FINANCIAL SERVICES

Region

UNITED KINGDOM

Website

ONE.ADMIRAL.COM

Demonstrating the solution and providing sterling support at every step

Admiral Money selected OCR Labs as their identity verification solution after performing rigorous testing and evaluations to ensure that we delivered on their requirements.

With inclusivity being an equally key value for Admiral Money, it was important that they found a vendor who understood racial bias. However, they came to the realisation that it wasn't a topic broached by most vendors with OCR Labs being the first and only vendor who strived to provide a solution which did not discriminate against minority groups when it came to its liveness checks and face matching. Nick also shared that Admiral Money didn't fully appreciate until demonstrated that OCR Labs did not require customers to turn their heads or speak, which is something that not all customers may not equally be able to do. A smile into the camera is all we need.

For the Admiral Money team, it was refreshing to be offered such a supportive integration process with a highly responsive and engaged support team. In comparison to the other options that were being considered, there were differing levels of support and access depending on whether the service was added on. The hands-on support during the testing gave the team reassurance that long after integration had been completed, they would still have access to superb support.

Why Admiral Money recommends OCR Labs for companies seeking identity verification solutions

It took only ten working days for Nick's team to share their requests with OCR Labs and to subsequently complete testing. A couple of weeks after that, Admiral Money were live and able to use their new automated ID verification process in their onboarding flow. While it was amazing having the OCR Labs team move so fast to make sure that the team could be set up as soon as possible, it was due in most part to the steady growth of trust built during the RFI and proof of concept stages.

The personalised workflow demo showed Nick and the Admiral Money team the possibilities that lay before them - including having the workflow branded in line with their brand identity. They could fully understand the solution posed and enjoyed the complete transparency that OCR Labs has. In Nick's own words,

"The OCR Labs product met all of our core requirements and were an obvious choice for us at Admiral Money. They were the only vendor that could guarantee automated instant results for each customer whilst providing trusted and accurate verification outcomes"

“

"We [Admiral] asked you on a Monday, whether we could have a test environment setup for us and then by the following week, our team had been able to complete the testing for the new environment. Being able to prove that it did what we needed and finalise everything within a couple of weeks gave us a lot of confidence in the capability and commitment of the OCR Labs team and their product."

Want to learn more? Visit ocrlabs.com or email hello@ocrlabs.com to learn more.

About OCR Labs Global

OCR Labs Global helps you quickly scale your business globally. Our fully-automated solution verifies new users in seconds with just their face and smartphone - in over 220 countries and territories with any D document - without the burden of human intervention.

We empower true identity for people around the world. Through our Zero Bias AI™ technology, we are pioneering the use of generative AI to train deep neural network systems to protect against discrimination on the basis of race, age and gender. We are the first company to achieve 99.99% accuracy in independent lab testing.

Our advancements in Natural Vision Processing (NVP) are enabling machines to autonomously see and perceive as humans, and excel in ways that humans cannot.

OCR Labs Global is trusted by startups, governments, and global enterprises including HSBC, Vodafone, BMW, Virgin Money, and ANZ for borderless and inclusive identity verification. Founded in Australia in 2018, OCR Labs Global is a Series B venture-backed company with headquarters in London and offices in North America, Asia and Europe.