



CASE STUDY



GBank boosts customer onboarding by 133% with IDVerse Deepfake Defender™



## Overview

GBank is a distinguished financial institution renowned for its innovative approach to digital banking solutions and commitment to customer-centric services. As a pioneering financial institution, GBank offers a blend of community-focused banking services with a national reach, excelling in areas such as SBA lending, gaming, and mobile payment solutions.

GBank utilizes IDVerse's technology to transform its customer journey by automating identity verification and enhancing security. IDVerse's ID verification solution, featuring accredited biometric technology, met GBank's rigorous standards, offering fast, frictionless identity verification that reduces fraud risks and associated costs when fraud goes uncaught.

## Opportunity

GBank encountered IDVerse in 2023 while actively searching for an identity verification solution. GBank had previously manually verified their new customers' identities to onboard them to their platform. This proved to be an extremely cumbersome process as many identity documents were submitted during the onboarding process from various states in the US. With many of the presented identity documents all looking so different visually, it made it difficult to pick out forged or tampered identity documents without expertise.

This resulted in the GBank team having a build-up of customer applications when high volumes of customers attempted onboarding at the same time. Customers were therefore left awaiting outcomes due to how time-consuming the manual process of ascertaining identity verification authenticity was.

“ I would say that given the nature of our product, it is quite a high-risk product and IDVerse has been instrumental in helping us bring that really high-risk product to market and also ensure that it is a safe product to use and safe for the bank as well that's probably one of the most important things for us and IDVerse has contributed largely to that. ”

**Sean Whitson,**  
at GBank

**\$2 million**

in credit value saved by reauthenticating previously manually verified accounts,

**↑ 133%**

Customer onboarding has increased due to replacement of manual review

**100%**

GBank now has an entirely automated identity verification onboarding

Visit [idverse.com](https://idverse.com) to learn more or email [hello@idverse.com](mailto:hello@idverse.com) to speak with us.

# The solution

The ability to identify identity documents from various US states, speed, accuracy, and automation of IDV onboarding greatly appealed to GBank when they engaged in a conversation with the IDVerse team. After speaking with our team, GBank was sure that they would like to proceed to the next steps of further testing our technology and proceeded to sign the contract. This was after reviewing several other identity verification solutions in the market and understanding that IDVerse best fit their use case.

The entire process from initial discussions to full implementation and launch took just 3-4 weeks, requiring minimal technical resources from GBank's side. This efficiency was crucial, as their small team needed to avoid bringing in additional resources for integration, which would have increased costs. GBank characterized the service as "excellent" noting how the IDVerse team ensured seamless integration while effectively addressing all their team's concerns.

With such a high-risk financial services product - credit cards - the Gbank team was pleased that IDVerse's technology took the pressure off their small team while increasing the efficiency of fraud detection by applicants. For instance, with an average onboarding application averaging around \$9,000± and getting up to \$20,000, they saw positive friction introduced that stopped fraudsters from getting access to their product.

The team cites the pivotal role IDVerse has had in ensuring that not only are fraudsters who attempt to complete customer onboarding in a myriad of ways like still pictures and deepfakes to spoof Liveness, but in also able to sift out any fraudulent accounts that may have previously gotten access to their product. By reauthenticating previously manually verified accounts, GBank was able to halt and save at least up to \$2 million in credit value.

# The results

GBank has immensely seen the benefits of implementing IDVerse's automated solution. They no longer have a backlog of customer applications as our solution ensures that their customers get an immediate yes/no outcome with high fraud detection accuracy.

Another added benefit that GBank did not realize how much they would come to depend on, is the in-depth data we provide on our portal for our clients. Our solution presented information like geolocations and IP addresses which helped GBank to not only identify individual fraud applications, but all identify similar applications that were made by one or more fraudsters working together. The data presented also ensured that the Gbank team was able to see what Liveness videos had failed as a result of generative AI use and attempts to use pictures of faces.

Since implementing IDVerse technology, GBank has seen a remarkable 133% increase in credit card applications. This significant growth demonstrates the success of their streamlined digital verification process, which offers customers both enhanced efficiency and security during the application process.

# How it works

## Step 1

### Data Verification

*Take a photo of a government issued ID*

We can verify 16,000+ ID documents, in over 220 countries & territories and process 142 languages & typesets.

## Step 2

### Biometric Verification

*Take a video selfie*

Low light and poor phone camera quality? Our software can handle extreme conditions. It's also trained to recognise users of every skin tone, so you can let in more of the people you want.

## Step 3

### Identity Verification

*Authentication*

With AI-based document processing, liveness detection, and data verification, the entire process is fully automated and takes just moments to complete—while delivering superior reliability.