WORTH

FRAUD PREVENTION

End-to-end fraud prevention across the applicant and the business behind them.

A configurable onboarding, fraud decisioning, and case-management platform for financial institutions.

Worth verifies both the person applying and the business behind them, connecting identity, bank, document, device, and behavioral fraud signals in a single onboarding and underwriting decision, reducing fragmented vendor workflows, applying risk-based friction, and giving reviewers one consolidated view of every application.

SOC 2 Certified | GDPR & CCPA | 180+ Countries | 350M+ SMB Records | 1,200+ Data Points

01 APPLICANT & BUSINESS DATA CAPTURED

LEGAL NAME
Applicant's full legal name

DATE OF BIRTH
Applicant's date of birth

RESIDENTIAL ADDRESS
Applicant's home address

ID NUMBER
National ID, tax ID, or government-issued ID number

BUSINESS LEGAL NAME
Legal name of the business entity

BUSINESS ADDRESS
Registered or operating address of the business

02 HOW CUSTOMERS USE WORTH

Branded Onboarding
Branded, hosted onboarding flow, launched without engineering effort.

Embed SDK
Drop-in components for verification and onboarding inside your own product.

API & Webhooks
RESTful endpoints and real-time webhooks for system-to-system integration.

Case Management
360° applicant and business profiles, configurable workflows, and reviewer queues.

03 IDENTITY VERIFICATION & PROOFING

Manual Ownership Verification

API submission of applicant PII validated against authoritative consumer data sources, with no in-session capture required.

- **Inputs:** national / tax ID, DOB, home address, email, phone
- **Cross-checks:** credit, utility, and public records
- **Output:** ownership match and identity resolution score

ONBOARDING | EMBED SDK | API

Document & Biometric Proofing

Document capture and biometric proofing layered into the Worth-hosted onboarding flow, with custom templates and configurable steps per use case, risk tier, and compliance needs.

- **Liveness Check:** facial recognition, motion detection, selfie-to-ID match
- **ID Document Check:** authenticity, MRZ and barcode parse for passports, driver's licenses, national IDs, and utility bills

ONBOARDING | EMBED SDK

04 APPLICANT FRAUD SIGNALS *the person applying*

Phone Verification
NUMBER INTELLIGENCE
- Carrier lookup and line type (mobile, VOIP, prepaid, burner); SMS deliverability and SIM-swap / porting alerts
- Geo-consistency vs. IP and billing address; spam, fraud, and abuse blacklist screening

ONBOARDING | EMBED SDK | API

Email Verification
DOMAIN & DELIVERABILITY
- Domain age, reputation, and TLD risk; live MX / DNS and SPF / DKIM authentication
- Disposable mailbox detection, breach-database screening, and social-account linkage

ONBOARDING | EMBED SDK | API

Network Verification
IP & SESSION INTEL
- IP reputation, threat-intel matching, VPN / proxy / Tor detection, and data-center vs. residential classification
- Session velocity, geolocation consistency, and anomalous in-session patterns

ONBOARDING | EMBED SDK

Device Verification
HARDWARE INTEGRITY
- Device fingerprint history and uniqueness scoring; repeat-device and reuse detection in onboarding
- Emulator, automation, and headless-browser detection; rooted / jailbroken flags; OS and browser consistency

ONBOARDING | EMBED SDK

Behavior Verification
HUMAN-LIKENESS
- Typing cadence, keystroke latency, and copy / paste detection (single vs. bulk)
- Field navigation order, time-on-field distribution, and bot / automation signatures

ONBOARDING | EMBED SDK

Identity Composition
SYNTHETIC & STOLEN PII
- **Synthetic person:** national-ID issuing-pattern validation, PII vs. credit history, identifier reuse across email / phone / ID, official death-registry flags
- **Stolen PII:** breach-database matches, email / phone reputation reuse, and fraud case association

ONBOARDING | EMBED SDK | API

05 BUSINESS FRAUD SIGNALS the business behind the applicant

Business Entity Verification (KYB)
REGISTRATION & FORMATION
- Business-registry registration, status, and formation history; business tax ID validated to authority records; beneficial owners (25%+) identified
- Surfaces **shell**, **shelf**, and **misrepresented** entities through registration-match, active-status, and registered-agent checks

ONBOARDING | EMBED SDK | API

Business Presence & Misrepresentation
REAL & AS CLAIMED
- Digital footprint (web presence, listings, reviews) and AI-legitimacy scoring matched against the stated identity
- Industry truth-testing (claimed vs. revealed), physical-address intelligence (mail-drop, virtual-office, residential vs. commercial), and operating-profile plausibility vs. accounting, tax, and banking data

ONBOARDING | EMBED SDK | API

Ownership, Authority & Control
WHO'S BEHIND IT
- Owners reconciled against officers and persons of significant control across 180+ countries; per-owner IDV and nominee / strawman detection
- Sanctions, PEP, and adverse-media screening on every owner and officer; ownership changes trigger re-verification

ONBOARDING | EMBED SDK | API

Bank Account & Transaction Fraud
FINANCIAL EVIDENCE
- Payout account authenticated to the legal identity (DBA fallback); account-tenure and control-triangulation checks
- Transaction and balance intelligence (window dressing deposits, volume vs. stated revenue)
- Reported figures from tax filings and merchant processing statements (via OCR) reconciled against stated revenue and bank activity

ONBOARDING | EMBED SDK | API

Application & Fraud-Network Intelligence
COORDINATED FRAUD
- Biometric duplicate detection, correlated network / device signals, and linked-entity resolution (shared principals, reused tax IDs, sites, phones, addresses) across the portfolio
- Application velocity (loan stacking), recycled entity detection, and terminated-merchant screening

ONBOARDING | EMBED SDK | API

Synthetic Entity Risk Signals
FABRICATED BUSINESS
- Recently formed or inactive filings, registry mismatches, failed tax-ID validation, and missing beneficial ownership
- Age consistency across formation, filings, domain, and reviews; thin corroboration across independent sources is itself a synthetic signal

ONBOARDING | EMBED SDK | API

FROM SIGNALS TO DECISIONS Signals across the applicant, business, ownership, banking, and network can be combined into configurable approve, decline, or manual-review workflows with clear reason codes.

06 SCREENING & REGULATORY COVERAGE

OFAC & Sanctions
Real-time screening against OFAC SDN, consolidated sanctions, and global watchlists with daily list refresh.

AML & PEP
Anti-Money Laundering checks, Politically Exposed Persons screening, and adverse-media coverage across 180+ countries.

Public Records
Personal insolvencies and bankruptcies, civil judgements, tax liens, collections, and charge-offs.

Continuous Monitoring
Ongoing portfolio surveillance: sanctions, watchlist, public records, and identity signals trigger alerts post-onboarding.

07 FRAUD SCORE & PRINCIPAL CREDIT

WORTH CUSTOM FRAUD SCORE

A fraud model trained on your own fraud outcomes

0 fraud score **100**

A proprietary, business-level fraud score built on your institution's own fraud outcomes, not a generic industry average. Every score returns with a confidence level, so your team sees not just the risk but how much data stood behind it.

REGIONAL CONSUMER CREDIT

Principal credit signal for first-party and bust-out risk

Where consumer bureaus operate, Worth returns a principal credit signal using trended data (for example VantageScore 3.0 / 4.0 in the US) to assess repayment risk. Deteriorating principal credit is a leading indicator of first-party and bust-out fraud: a real applicant onboarding with no intent to repay.

300 US VantageScore **850**

WHAT GOES INTO IT

- **Applicant identity** Legal identity and composition
- **Phone & email** Number and mailbox intelligence
- **Network & device** IP, session, and hardware signals
- **Behavior** Human-likeness and automation
- **Synthetic & stolen** Fabricated and hijacked-PII flags
- **Business & bank** Entity, ownership, and account signals

Every applicant and business signal is resolved into a single 0 to 100 business-level score, delivered through the same API and case-management workflow as identity, KYB, and credit, and it gets sharper as it learns from your portfolio.

PRIMARY SCORE DRIVERS

- **Payment history** On-time vs. delinquency patterns
- **Age & mix of credit** Tenure and account diversity
- **Credit utilization** Balances vs. limits
- **Total balances** Aggregate outstanding debt
- **New credit activity** Recent openings and inquiries
- **Available credit** Unused capacity (minor weight)

Returned alongside applicant and business verification so first-party risk and credit surface together. Delivered within the same Worth workflow, subject to applicable bureau permissions and customer configuration.