

# Identity Verification for Telecom Operators

**Fast, convenient and accurate customer ID verification**

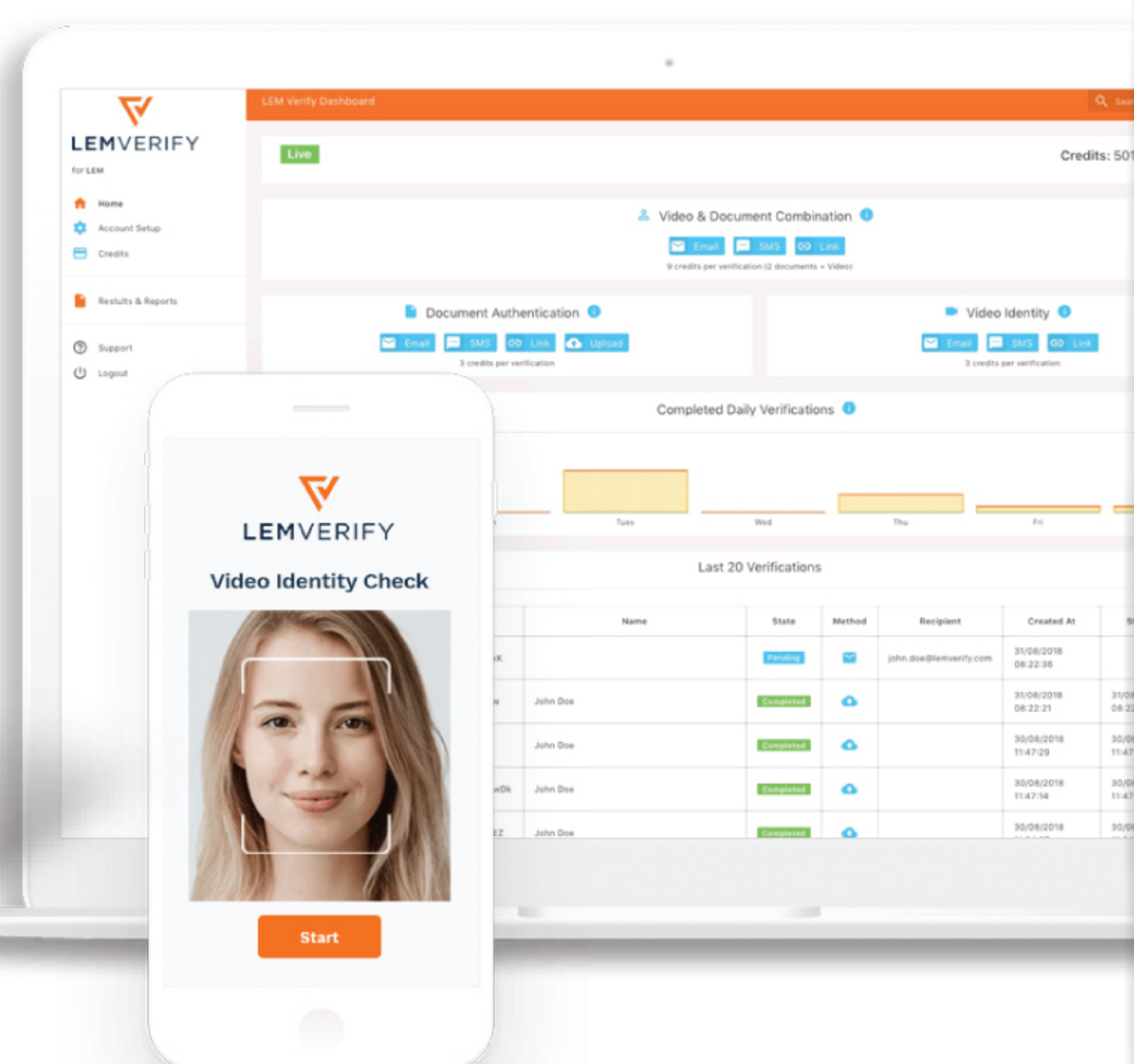


**CASE STUDY**

## TalkTalk

**TalkTalk AG** is a Swiss telecom company offering mobile, fixed line and internet services. They have operated in Switzerland since 1999.

Website: [talktalk.ch](https://talktalk.ch)



### The ID Verification Challenge

Federal telecom regulations in Switzerland require all operators to register personal details of their subscribers. Name, date of birth and address information must be collected and verified when the customer relationship is established.

Even when buying a simple prepaid SIM card, collecting this KYC information is mandatory and must be stored by the operator. Customers can present their physical identity documents in person, or provide certified copies with all of the inconvenience that goes along with this process.

If a customer does not provide this information shortly after registering their SIM card or other telecom service, operators are forced to take the drastic step of cutting them off – clearly a customer experience that no-one ever wants to be forced in to.

### TalkTalk's Requirements

TalkTalk wanted a new way of meeting their regulatory obligations, that was also a friction-free experience for their new customers. As well as fast deployment, somecore needs were mandatory:



**Compliant with local regulatory and data protection laws**



**Quick, low-effort customer experience:**

- No app to download
- Easy to use, low-friction experience
- 24/7 availability



**Easy to implement:**

- No IT integration
- No set-up fees
- No annual fees



**Instant verification and authentication of different international documents**



**Straightforward access to customer information**

TalkTalk found only one solution that met their business and regulatory needs: LEM Verify



## How TalkTalk Automated Customer IDs

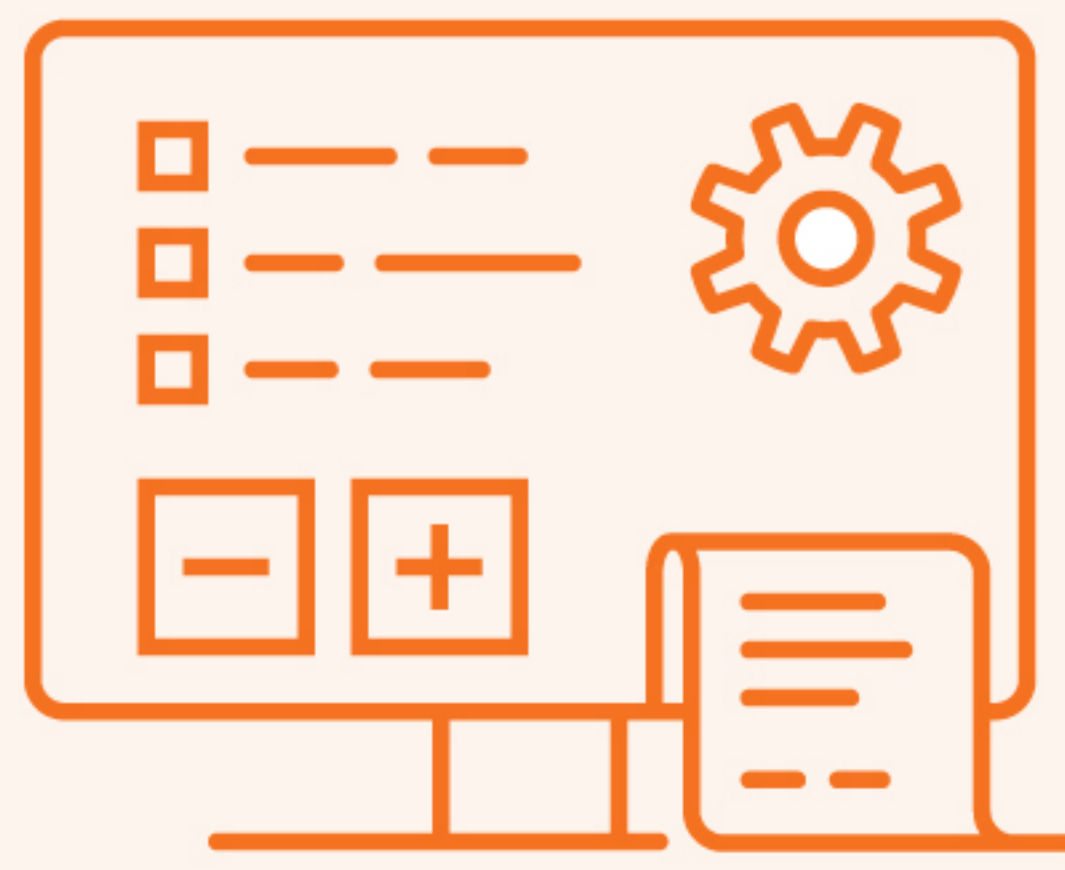
In less than 24 hours, TalkTalk was using LEM Verify to confirm new customer identities. All purchasers are sent a TalkTalk branded email or SMS. Following the link, the customers easily and securely upload their ID documents and then follow simple on-screen instructions to prove they are the actual owner of the document.

Customers are not at risk of having their service suspended, and TalkTalk are compliant with their federal regulations.

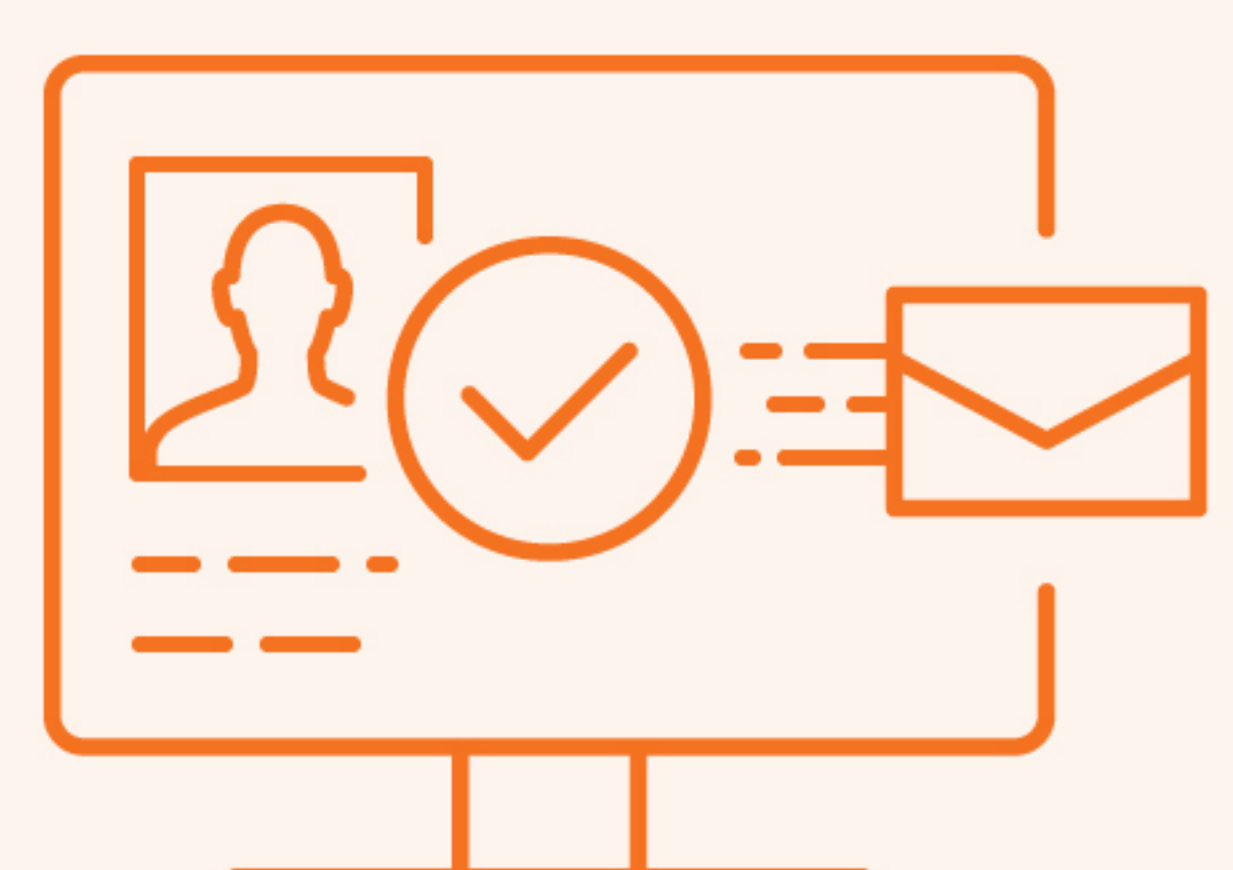
### Simple set-up and launch



**1** Open LEM Verify account. No set-up fees or IT integration.



**2** Customise branding and personalise settings.



**3** Start verifying IDs within minutes: send email or SMS to customers.

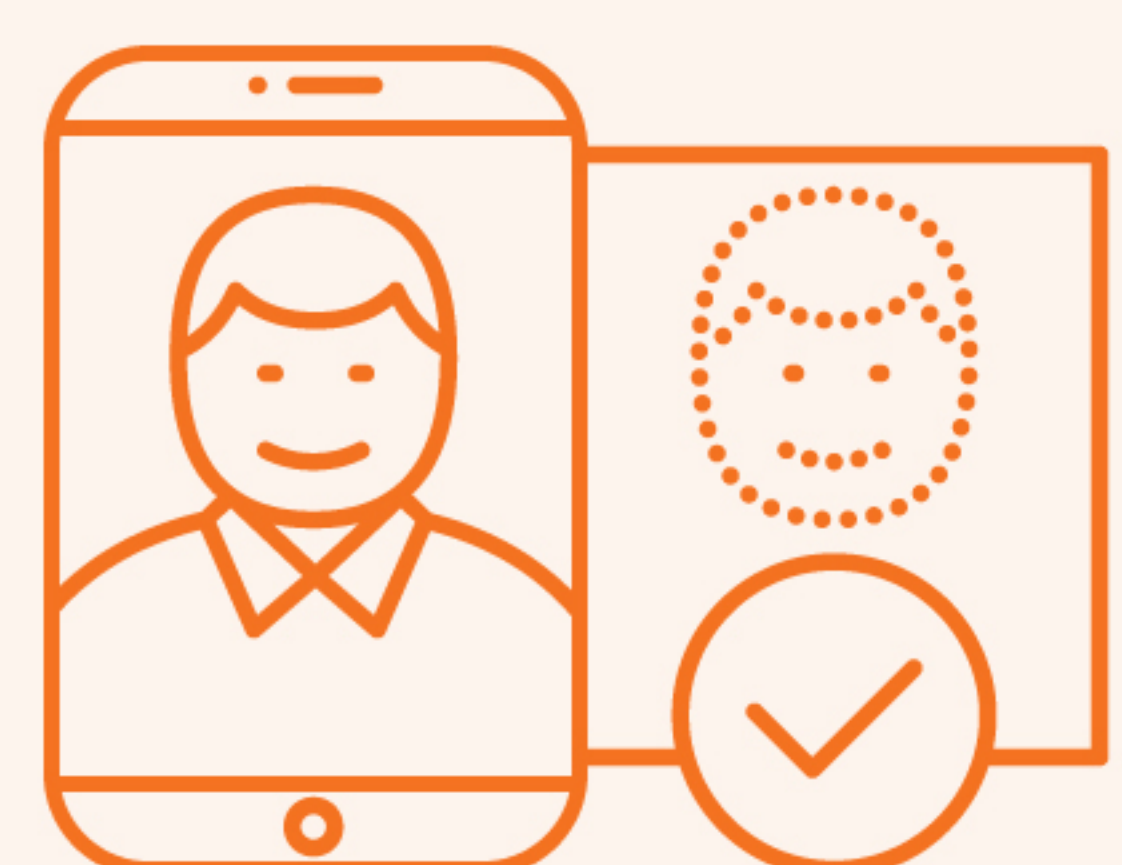
### Fast and easy customer experience



**4** Get branded link from provider. No apps to download.



**5** Use smart device: phone/tablet/computer to upload photo of ID documents.



**6** Look in to the camera: facial biometrics check to eliminate fraud

“We wanted a solution that delivered a fast and easy customer experience. We can’t expect our customers to waste time downloading an app just to complete this one task, and LEM’s approach means their IDs are verified with the minimum of effort. Combined with their pay-as-you-go pricing and no set-up fees or IT integration it was an easy decision to choose them as our verification partner.”

**Michael Alber,**  
Head of Mobile Operations at TalkTalk AG



## About LEM Verify

LEM Verify is a UK-based RegTech specialising in identity verification. As well as confirming the authenticity of identity documents, the machine learning algorithm uses the video camera on smart devices to match faces to documents and deter fraud. This use of “facial biometrics” means that customers can easily submit ID documents without having to go through the inconvenient and time-consuming approach of presenting them in-person.

LEM Verify’s solution is designed to deliver compliance at low cost. Whatever the KYC, AML and CDD challenges are, LEM Verify takes away the need for manual document checks and helps firms deliver a smooth, efficient customer experience. Automating ID verification in this way reduces on-boarding time and expense.

## Code or no code?

LEM Verify is fully web-based. There is no app to download for companies or customers – they do everything through their browser.

As shown on the previous page, clients can open an account and start verifying within minutes. The secure dashboard shows all client documentation and results. The integration hub also gives the option of connecting in to other systems such as SmartSearch AML and other best-in-class companies.

Although designed as a “no-code” solution, LEM Verify offers REST APIs and webhooks for any client who wants to integrate identity verification with their current onboarding and KYC workflow.



## Pay As You Go

LEM Verify is flexible and scalable. Unlike other providers, it is free to set up and there are no annual fees. Clients simply pay for each verification request that is sent out. Log in to see the pricing tiers.

## Compliance and Security

The verification results and KYC reports meet regulatory requirements through documentary evidence. Combination verifications, using facial recognition technology next to document verification powered by a machine learning algorithm (which supports many international documents) delivers on fraud elimination objectives. For more information on regulatory support, and how LEM Verify can redact the customer data that companies should not inadvertently store, contact us.

## Award winning technology

LEM Verify has already won two major legal awards:

- The 2019 Legal Practice Management (LPM) “Service Delivery Efficiency and Innovation” prize for its collaboration with a leading UK legal firm



- The Legal Week 2019 “Future of Legal Services Innovation” prize



Both of these awards showcase how LEM Verify is making an impact on the KYC, AML and CDD compliance requirements across industries.