

USE CASE

# Decision-Ready Identity at Onboarding

Ensuring accurate identity at the point of entry for reliable onboarding decisions

Onboarding is the highest-leverage identity decision an organization makes — and often the one made with the least verified data. Incomplete inputs drive false approvals, unnecessary rejections, and operational drag at the point of entry.

Living Identity® validates identity in real time across multiple trusted sources, turning the moment of onboarding into a moment of confidence — with explainable signals supporting every decision.



## The Challenge

At the point of entry, organizations make high-stakes decisions on identity data they cannot fully verify.



**Limited, unverified identity inputs**  
Onboarding data arrives incomplete and unconfirmed



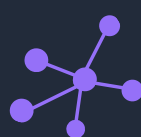
**No real-time signal of identity reliability**  
Teams approve or reject without knowing what the data is worth



**False approvals and unnecessary rejections**  
Decisioning errors that drive fraud loss and customer drop-off



**Opaque identity strength at the point of entry**  
Fragmented data hides the true integrity of every applicant



## The Solution

Living Identity® validates identity in real time — turning unverified inputs into decision-ready signals at the moment of entry.



**Real-time identity validation**  
Immediate signals of consistency, existence, and reliability



**Cross-source verification**  
Identity confirmed across multiple trusted, governed sources



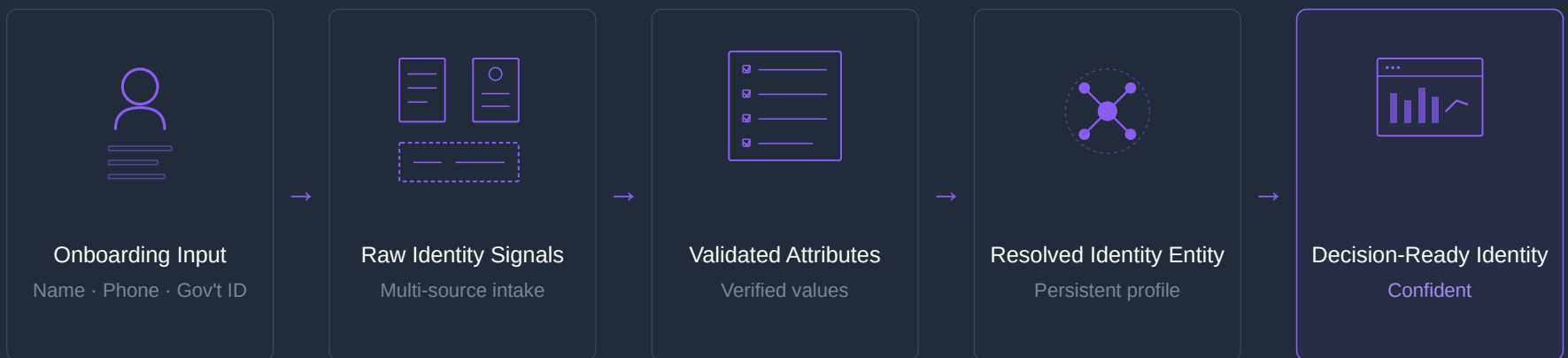
**Explainable confidence at decision time**  
Clear, transparent indicators of identity strength



**Verification outcomes you can defend**  
Every onboarding check supported by traceable, explainable signals

## Onboarding Decision Confidence: Identity Signal Validation

Validating identity in real time for confident onboarding decisions



*Continuous identity graph reinforcement*

*Living Identity® is not one-time verification — it is a persistent identity graph*

## Business Impact

Turning the point of entry into a point of confidence



### Higher-confidence onboarding decisions

Validated identity signals at the moment they matter most



### Fewer false approvals and rejections

Verified inputs reduce costly downstream errors at the point of entry



### Faster time-to-decision

Real-time validation eliminates manual review bottlenecks



### Defensible decision trail

Explainable signals support every onboarding outcome under audit