Directlink Virtual KYC

Traditional fraud prevention methods are struggling to keep up with increasingly sophisticated identity theft and phishing schemes. One-size-fits-all MFA approaches often leave financial institutions vulnerable, creating gaps in security.

Virtual KYC bolsters authentication by leveraging conversational AI, mobile-device data, and third-party insights to proactively prevent fraud. Seamlessly securing every channel, Directlink ensures consistent protection while delivering a frictionless, personalized customer experience.

Account Takeover Costs

Financial Cost	Customer Impact
Banks saw $4.23 in operational costs for every $1.00 of fraud lost	76% of consumers would abandon a brand due to ATO
Operations costs increased from $4.00 in 2021 and $3.64 in 2020	25% of consumers have experienced identity theft
Costs include direct financial losses, transaction disputes, chargebacks, and other operational expenses	0.81% of consumers faced ATO with 1 of their financial institutions within the last 12 months

AI-Powered Fraud Prevention

Customer Perspective

Fraud prevention should be seamless, secure, and intuitive for customers.

This includes experiences such as:

- Step-up Authentication
- Passive Authentication
- Risk Scoring and Tiered Authorization
- Bio-Authentication

Administrator Perspective

Fraud prevention should be managed, configurable, and visible for admins.

This includes experiences such as:

- Rules-based Logic
- Extensible for Variable Risk Factors
- Reporting and Logging on Attempts
- Multi-channel & Conversational

Fraud Prevention Orchestration

Customer Perspective

- **Enhanced Security:** Continuous risk-based authentication ensures every interaction is secure, reducing the risk of ATO.

- **Omnichannel Awareness:** Combat account recovery scams by making all channel auth schemes aware of each other.

- **Personalized Service:** Tailor authentication to each customer's behavior, allowing for a more frictionless experience.

Administrator Perspective

- **Improved Retention:** Less ATO for customers means less churn due to compromised financials and broken trust.

- **Increased Efficiency:** Improved account security reduces effort and costs to restoring customer account integrity.

- **Consistent Security:** Unified strategies across all access points mitigates weak links in security, ensuring consistent protection.

A Conversational AI Platform

- Virtual Banker
- Touchtone Banker
- Virtual Voice
- Virtual Operator
- Virtual KYC

About Directlink AI

Directlink is a Conversational AI platform purpose-built for community banks. Directlink's voice banking solutions leverage AI to enhance customer interactions, streamline operations, and provide personalized banking experiences by phone.

Learn More

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