Mitek

IDENTITY AND AUTHENTICATION

Human Trust for AI Driven Banking

Verify the person behind the account and support human authorization for agent actions.

AI agents can help customers navigate services, prepare requests, and initiate actions on their behalf. In order to trust these agents, banks need confidence that the agent is linked to the person behind the account and has delegated authority for any sensitive actions it performs. Mitek can help establish and re-confirm a customer's identity, and provides defenses against manipulated documents, deepfakes, and injected content that may signal malicious actions.

A verified human identity helps ensure trusted agent authorization

Human presence

Passive liveness helps verify that a real person is present.

Verified identity

Identity verification and biometric matching help establish identity.

Human authorization

The bank captures explicit approval and checks delegated authority.

Protect identity at critical moments

Establish identity at onboarding

Validate identity documents, compare a selfie with the document portrait, check liveness, and corroborate with authoritative sources to support customer onboarding.

↗ Mitek identity verification

Reauthenticate when risk rises

Use biometric matching and passive liveness to re-authenticate an enrolled customer during login or for a higher risk action that requires step-up. Apply re-verification within your recovery policy.

↗ MiPass biometric authentication

Detect manipulated identity evidence

Layer detection for deepfakes, presentation spoofs, injections, and template attacks to help identify attempts to impersonate a customer.

↗ Digital Fraud Defender and IDLive Face Plus

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Human authorization for agent initiated actions

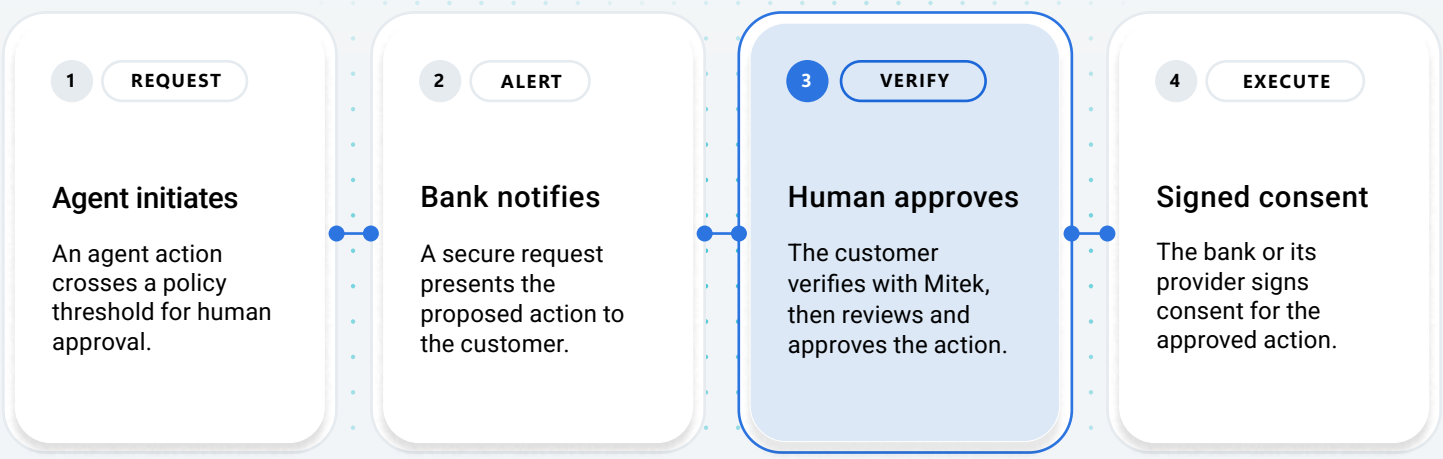
Agent initiated actions need clear delegated authority. A bank can require live human verification and explicit approval for sensitive requests, then bind that approval to the specific action through signed consent.

Five controls for delegated actions

1. **Proof of human presence.** Use liveness and biometric matching to verify the customer when human authorization is required.
2. **Agent identity and delegated authority.** Authenticate the agent and link its authority to a verified person or business.
3. **Scoped and bounded trust.** Set limits on actions, resources, value and time. Constrain onward delegation.
4. **Human authorization.** Present the sensitive action clearly and obtain explicit approval when policy requires.
5. **Action bound signed consent.** Bind approval to the action with a digital signature. Allow authority to be revoked.

How human authorization works

Illustrative integration for agent initiated actions that require human approval:



In this illustrative integration, the bank or its provider issues and validates cryptographically signed consent before execution. Mitek supplies identity and authentication results.

Strengthen the human checkpoints

Talk to Mitek about identity controls for your agent workflows.

↗ Speak with a Mitek expert

Capabilities depend on the products selected, configuration and integration.

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