

8x8®

Video Identity Checks for High-Risk Onboarding

Stronger fraud defense for the accounts that matter most



The High-Stakes Problem

When a customer opens a wealth account, applies for a mortgage, or requests a high-limit credit line, standard verification falls short.



The risks:

- Synthetic identities that pass document checks
- Deepfakes that fool passive liveness scans
- Coerced applicants verified off-camera
- Sophisticated, targeted attacks on single accounts

The Hidden Cost of Getting It Wrong

Legitimate customers blocked

- Biometric mismatches from aging
- Poor lighting on ID photos
- Reissued documents flagged as anomalies
- Walk-away prospects don't reapply

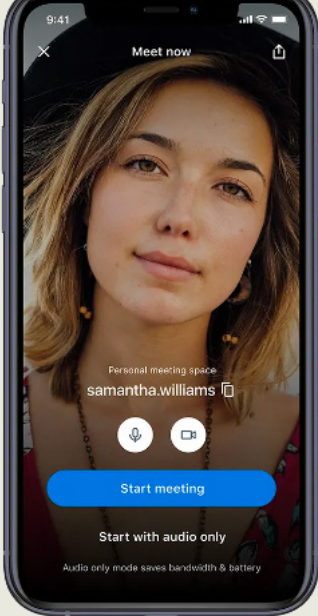
Real fraud slips through

- 1 in 20 verification attempts is fraudulent
- Attackers only need to fool the algorithm once
- Volume-based fraud detection misses targeted attacks

Why Video Changes the Equation

A live agent sees what automated checks can't.

What trained agents surface:



Real-time liveness

Unscripted prompts that deepfakes can't follow

Document forensics

Holograms, microprinting, and laminate checks under live guidance

Behavioral cues

Hesitation on questions only the real person could answer

Coercion signals

Off-camera glances, scripted phrasing, background voices

When to Apply Video Identity Checks

The right fit for high-stakes, high-assurance onboarding:

- Wealth management and private banking
- Large credit facilities and commercial lending
- Remote onboarding without branch access
- Applicants flagged by automated systems
- Jurisdictions requiring video KYC (MAS, RBI, EU AML)



Powered by 8x8 Video Interaction

Built to layer onto your existing onboarding, not replace it.

How the verification process works:

- 01 Risk scoring or thresholds trigger an escalation
- 02 The applicant is handed to a trained verification agent in-session
- 03 Session produces a compliance-grade evidence package

Key capabilities:

- Triggered escalation via API or iFrame
- Timestamped recordings, document captures, and audit trails
- Specialist agent routing for high-value sessions
- Cross-jurisdiction documentation in one workflow
- Live supervisor oversight and silent join

The Outcome

Stronger fraud defense. Smoother high-value onboarding. Compliance-ready by design.

Strengthen Your KYC With Video



For more information, contact us at hello-cpaas@8x8.com or visit cpaas.8x8.com