

BESTOW



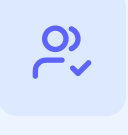
ID verification

ID verification

Designed for compliance, configurability, and confidence.

Seamless, automated, and built for life insurance, Bestow's ID verification features give carriers and agents the confidence that every applicant is who they say they are.

Key capabilities

-  Multi-vendor verification stack
-  Built-in OFAC sanctions screening
-  Configurable by role and carrier
-  Full audit trails and reporting
-  Automatic fallback logic

Faster, safer, compliant onboarding

ID verification streamlines identity validation for everyone. Agents move through the application without manual interruptions, carriers meet compliance requirements automatically, and customers experience a smooth, frictionless check behind the scenes.

By combining industry-leading data vendors with configurable fallback logic, Bestow ensures maximum verification success while minimizing fraud risk.

More than just applicant verification

Unlike other eApps, services, or platforms, Bestow goes beyond simple applicant verification, with checks for multiple actor types.

-  Owner
-  Guardian
-  Insured
-  Third-party payor

Configurable options

-  **Verification requirements by role**
Carriers can set different verification thresholds for applicants, owners, and third-party payors. Role-specific questionnaires and risk assessments can be configured to match underwriting requirements.
-  **Retry and fallback rules**
The number of retry attempts and fallback scenarios are fully configurable. Error handling can be tailored to each carrier's risk tolerance and operational procedures.
-  **Vendor prioritization**
While Socure and LexisNexis IID are the defaults, carriers can work with Bestow to adjust vendor order or incorporate additional data sources based on existing relationships.
-  **Administrative controls**
Customer service agents can run manual identity and sanctions checks through the admin portal for post-issue participant additions, with carrier-specified permissions and workflows.

ID verification flow

Built-in, comprehensive identity validation that carriers need and applicants barely notice.

STEP 1

Application submitted

Verification begins automatically when a participant is added to an application. The system runs silently in the background.

STEP 2

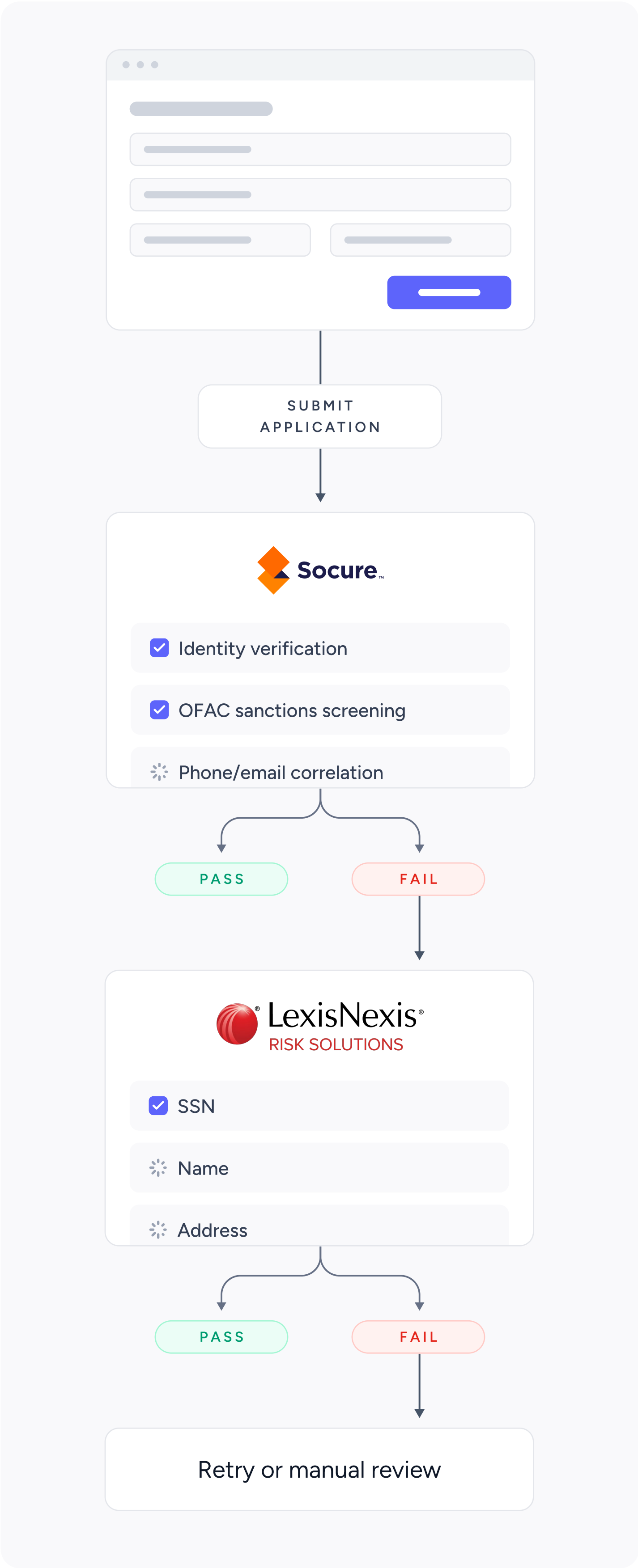
Primary check: Socure

Identity verification, OFAC sanctions screening, and phone/email correlation run automatically.

STEP 3

Automatic fallback: LexisNexis IID

If Socure cannot confirm identity, the system automatically routes to LexisNexis Instant ID, with no human intervention required.



STEP 4

Retry or manual review

If automated checks fail, carriers can customize what happens next to provide an additional layer of fraud prevention. The platform can automatically re-run the same checks or surface results to agents within the platform, who can follow an easy-to-navigate manual validation flow.

In post-issue scenarios (like adding policy participants after issue), CX agents can also access a simple manual flow through the admin portal.

AGENT MANUAL VALIDATION EXAMPLE

Verify your clients identity

We weren't able to verify your client's identity with the information you added. Please review their personal information and make any corrections needed.

Proposed Primary Insured's Legal Name:

Must match applicant's Driver's License or ID

Legal first name

Richard

Middle name

Lawrence

Legal last name

Jacoby

CX MANUAL VALIDATION FLOW EXAMPLE

Manual code override

The individual is attempting to be added to a policy or application. Manual ID verification override is required before they can continue.

Zach Fletcher

Application/policy: [b6eb0dee-c6fa-4031-aa52-a725481e1aa9](#)

Under penalty of perjury, I attest that:

- ☐ I have manually verified the payor's information through LexisNexis Accurant and confirmed the **email address** is valid.
- ☐ I have manually verified the payor's information through LexisNexis Accurant and confirmed the **phone number** is valid.

Override reason ⓘ

Reason

< Back

Confirm override

Manual code override

The individual is attempting to be added to a policy or application. Manual ID verification override is required before they can continue.

Zach Fletcher

Application/policy: [b6eb0dee-c6fa-4031-aa52-a725481e1aa9](#)

Under penalty of perjury, I attest that:

- ☒ I have manually verified the payor's information through LexisNexis Accurant and confirmed the **email address** is valid.
- ☒ I have manually verified the payor's information through LexisNexis Accurant and confirmed the **phone number** is valid.

Override reason ⓘ

Reason

Here is a note about what I verified for this override.

< Back

Confirm override

Manual code override

The individual is attempting to be added to a policy or application. Manual ID verification override is required before they can continue.

Zach Fletcher

Application/policy: [b6eb0dee-c6fa-4031-aa52-a725481e1aa9](#)



Manual override successful!

Zach Fletcher's identity has been manually validated. The associated application may proceed with them as the third-party payor.

[View customer profile](#)

Close



What's next?

Verification results flow directly into the application workflow that feeds underwriting, informing risk decisions, and surfacing to CX teams when needed. With full audit trails and real-time status reporting, carriers have complete visibility at every step. The customer and agent remain in the same guided flow, with no interruptions, and with simple manual interventions only when absolutely necessary.