



REMOTE IDENTITY VERIFICATION

A guide for hotels
and airlines





Travel is an essential industry and an essential activity. It is crucial to global prosperity, the exploration of new cultures and the exchange of ideas. But what was once considered a luxurious occasion has in recent years become more accessible than ever. The proliferation of technology and changes in transit have caused the number of travelers to grow exponentially, and the way people feel about their travel experience has fundamentally changed.

Airlines face a growing challenge. They have to ensure a seamless experience for the majority of travelers crossing borders for legitimate reasons while preventing illegal movement of people and goods. In just two decades, international travel has started to involve a progressively greater number of security checks. Prior to 9/11, air travelers could arrive at the airport just minutes before their flight, breeze through security with their shoes on and grab their seat with a carry-on full of toothpaste tubes.

Emerging technologies — such as biometrics and automated document verification offer tremendous potential to streamline the global travel security system and enhance the passenger experience to make it as seamless as it once was.

Airlines and airports should make use of these technologies to make boarding swifter and more efficient, and in turn drive:

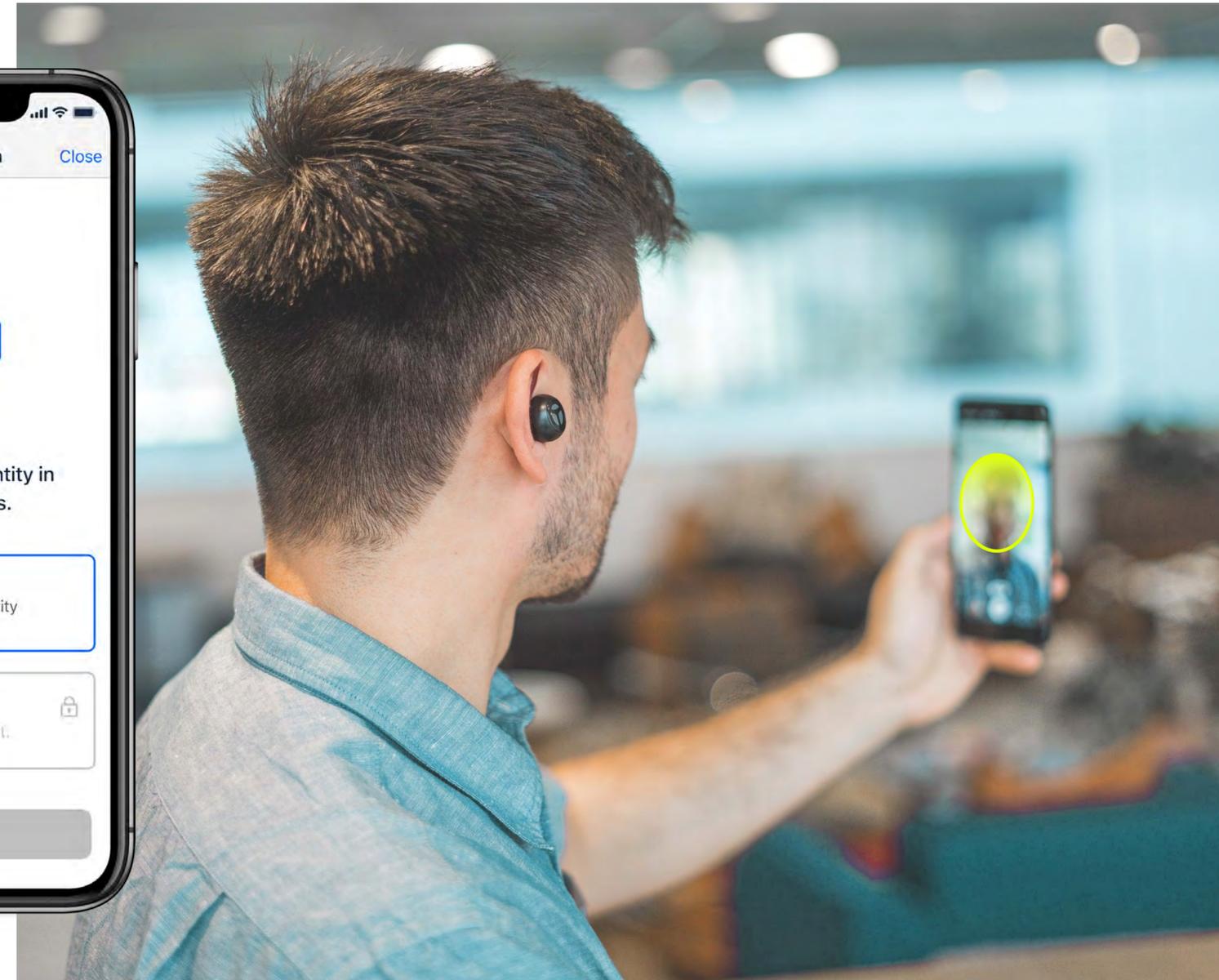
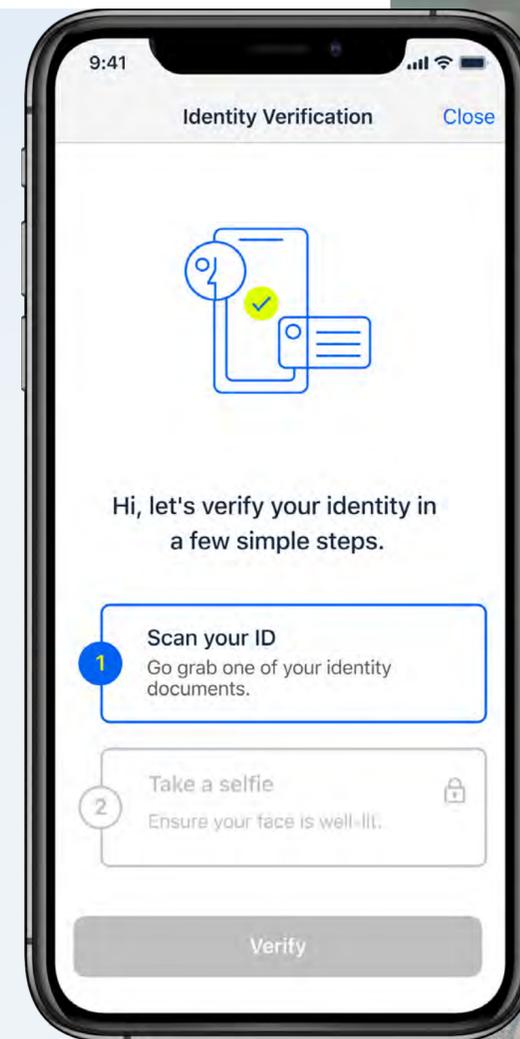
- Improved passenger experience and satisfaction
- Secure and quick passenger identification
- Better departure On-Time Performance (OTP)
- Ancillary and operational revenue
- Personalized services to passengers





Hotels can benefit from automated identity verification, too. Using it to streamline the guest check-in process can have a significant, positive impact on the overall guest experience and the hotel's operational efficiency.

Those hotels that prioritize this technology are standing to gain billions in return on their investment. A whopping \$1.7 billion of Marriott International's online bookings came through a mobile app, marking a 70 increase from the year before. (1) However, just three percent of guests have used mobile check-in, according to a J.D. Power study, signaling that room for growth is anything but occupied. (2) By integrating digital identity verification into their apps and websites, hotels can drive increased adoption, mitigate fraud and deliver a superior guest experience.



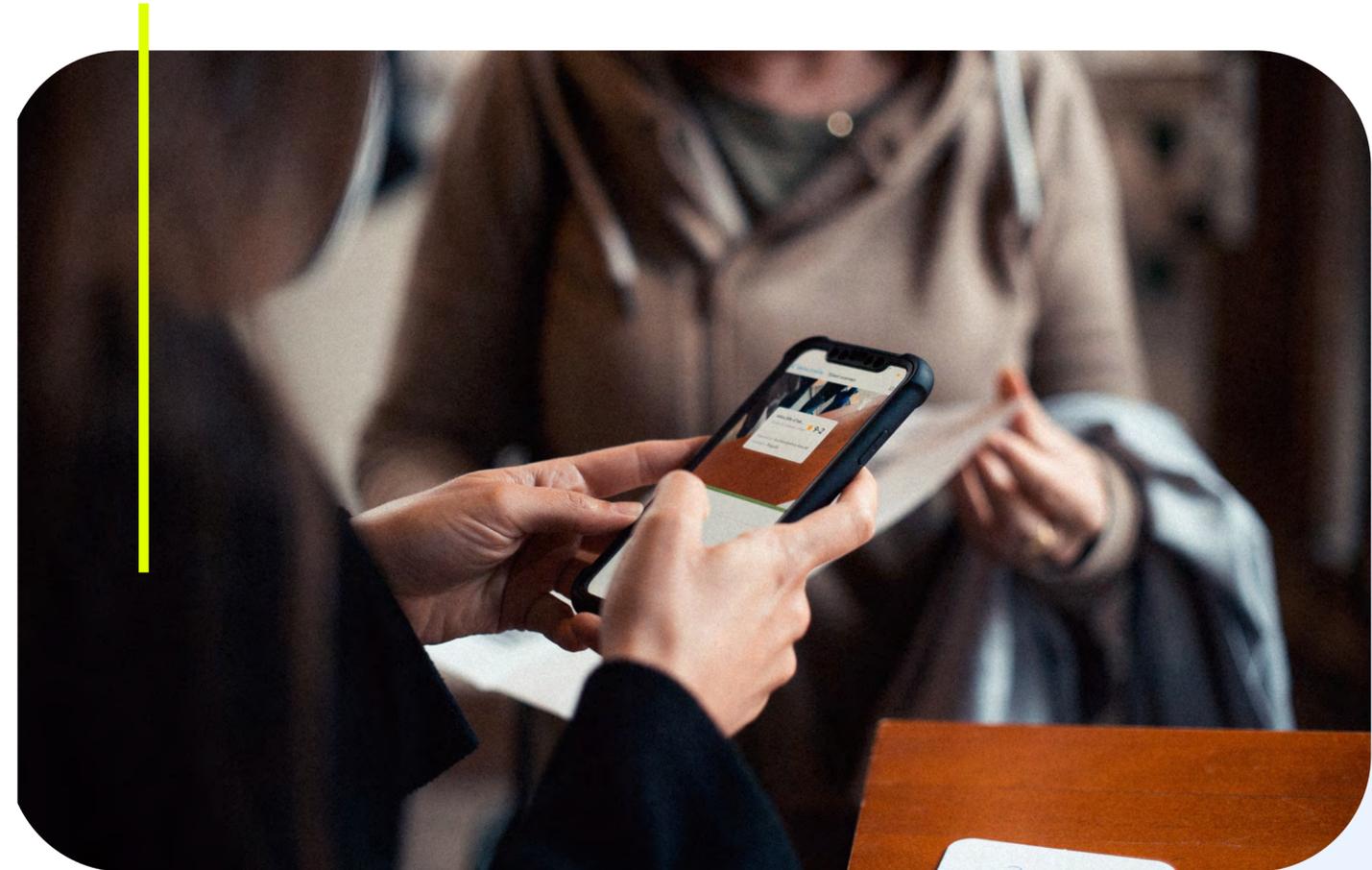


Embracing emerging technologies

New technologies powered by AI may be key to unlocking simpler and stronger customer experiences. These include smartphone-enabled solutions for ID scanning and facial biometrics that ask very little from the user while giving plenty in return in terms of identity assurance.

Hotels and airlines need to remember this: Today's users expect more — or in this case less — from their digital interactions.

They don't want to spend hours waiting on the result of their verification, they just want to get on with whatever they were doing. Verifying their identity is just a mandatory step in the way. Historically, producing a government-issued ID document and showing your face to border control or receptionist has been the primary way of verifying your identity. The technology today is at the point where the same process can be carried out online — oftentimes with more speed and accuracy, and customers are learning to prefer it.





Traveler attitudes toward up and coming verification methods

Travelers turn to their smartphones before and during their trip, and are becoming comfortable with using their biometric identifiers and legal proof of ID in booking flights, checking into a hotel or passing through security gates.

In Experian's 2021 Global Identity and Fraud Report, 89 percent of respondents listed physical biometrics — namely fingerprint and facial recognition — as the number one verification method based on perceived security. [\(3\)](#)

Recent research also estimates that users' personal biometric data will be used to authenticate \$3 trillion in payments by 2025, and hotels and airlines should monitor biometric usage for adoption accordingly. [\(4\)](#)

On their own, however, biometrics can only be used to authenticate users. Hotels and airlines also need to source personal information from users in order to link them with real people. With traditional sign-up forms becoming no longer fit for purpose, companies should instead turn to document-based verification as the first step in establishing who their users are.



Capturing data from the user's identity document

One of the easiest ways to simplify and strengthen a verification process begins with ID document scanning.

For one, ID scanning dampens the primary source of traveler frustration — manual form filling.

Secondly, it provides stronger ground for identity verification steps that follow.

And finally, it gives users an incentive to complete the process in its entirety as they have already provided proof of legal ID.





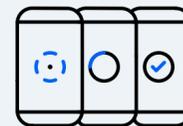
Hotels and airlines need to bear several things in mind when choosing the right ID scanning solution, including:



COVERAGE

The ID scanning solution has to support a range of identity documents from the company's target market, including passports, driver licenses and national identity cards.

These documents seldom adhere to guidelines defining the layout of their data, and the software needs to be able to accurately extract document data that isn't necessarily encoded in a machine-readable format such as an MRZ.



PRESELECTION OF DOCUMENT TYPE AND COUNTRY OF ISSUE

To make the UX as intuitive and friction-free as possible, companies should integrate a solution that can automatically detect the document's type and country of issue.

Asking users to do this themselves adds unnecessary friction to a verification process and increases the chances of them going elsewhere.



DOCUMENT VERIFICATION

Confirming that the ID document is genuine and physically present as the user is scanning it is a key component of a remote identity verification process. Hotels and airlines should work with the data coming from the user's camera feed to inspect the document for liveness and authenticity.



There are a few things to keep in mind when verifying ID documents remotely:

Image upload is not good enough

The way most businesses verify their users' ID is by asking them to send pictures of their document's front and back side for review. Some of them even accept photocopies and images taken from a screen. Doing this can leave a company exposed to a number of attack vectors where a malicious user is able to take a photo of a manipulated image or upload it from the gallery. It's also a poor UX choice as people tend to take photos that are blurry, obscured, low in resolution or held at an unreadable angle. Hotels and airlines should instead look for solutions that automatically snap the clearest image of the document from the camera feed so that the user doesn't have to do anything besides showing the document to the camera.

A human in the loop does not warrant security

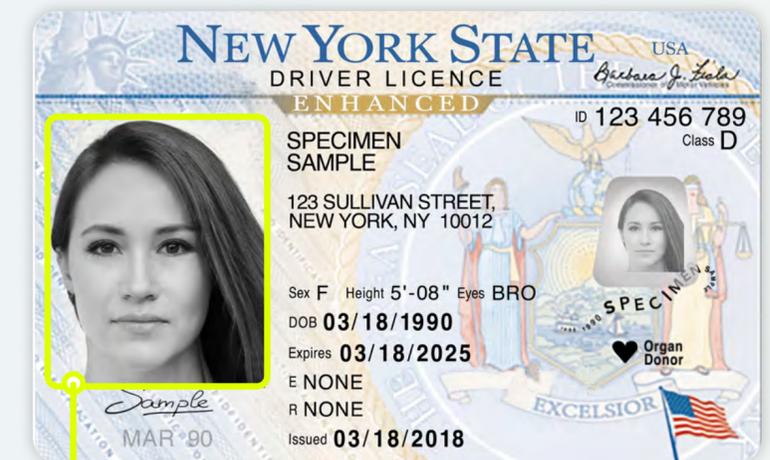
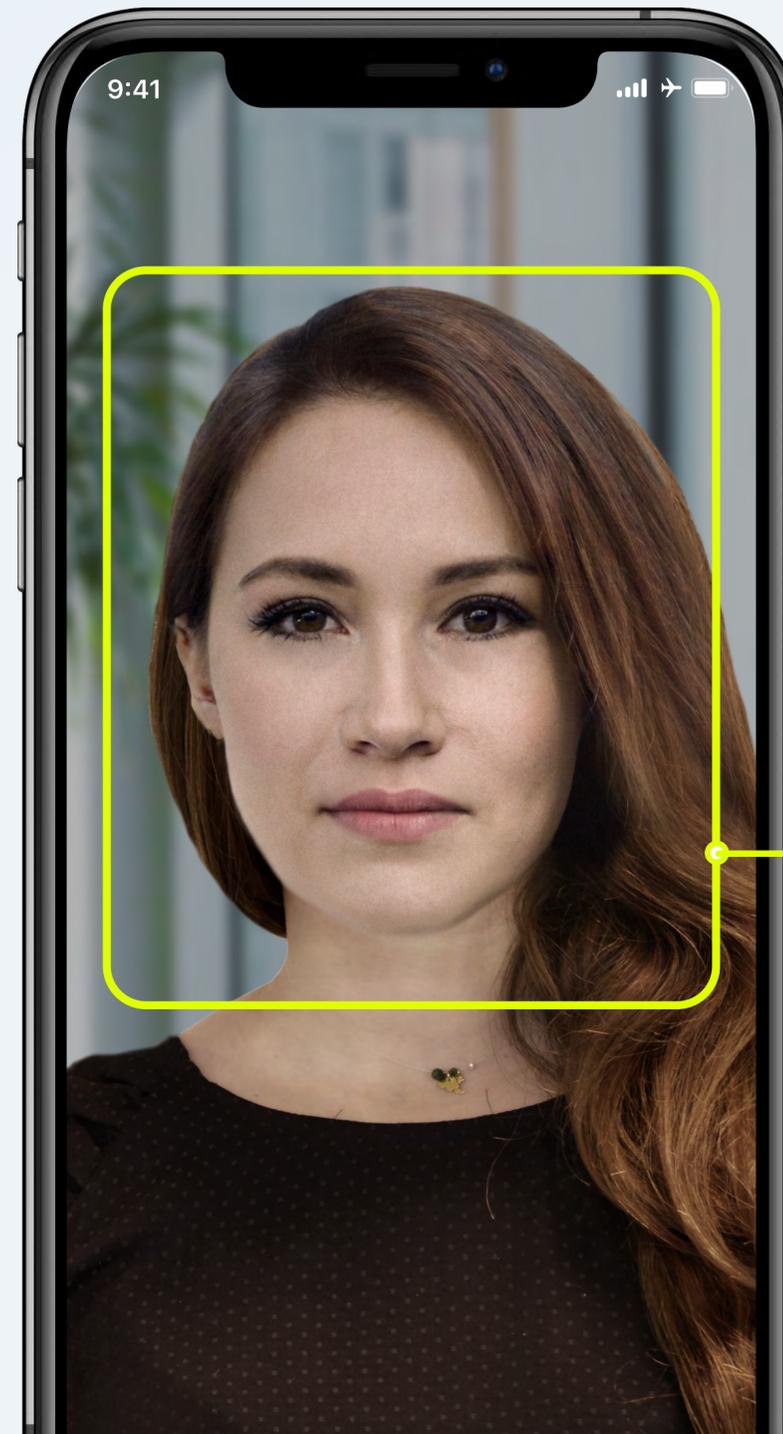
Not only is it inconvenient for users, manual document verification is also prone to fraud since humans are inherently prone to making mistakes. Hotels and airlines should automate this process by letting the software analyze the user's scanning environment and the ID document itself. For example, every ID document comes with its own unique set of security features, such as holograms, logos, watermarks and microprint. Checking that these security features are where they're supposed to be is a solid first step in verifying the document is real.



FACE MATCHING

Face matching is often the last step in verifying a user's identity, and it's there to check that a user's selfie looks like the photo on the ID document, similar to the way a bank teller or cashier does it in person. If the distinctive physiological characteristics of the two images match, there is a high likelihood the user is a genuine owner of the submitted document.

Companies should be on the lookout for face matching technology that doesn't introduce an algorithmic bias toward the user's skin color, age or gender. Additionally, glasses, makeup, facial hair and variations in angle of the face shouldn't affect the final outcome of the verification.





Investing in traveler experience as a key to unlocking growth

Inconveniences like long wait times, added fees, and new security regulations adversely affect the travel experience and cause pain points for businesses and travelers alike.

The emergence of document and biometrics-based verification has the potential to transform the traveler-screening process, making it possible to verify passengers and guests in advance and clear low-risk individuals faster than ever before. For hotels and airlines, this creates a major opportunity to create seamless travel experiences, which will help the industry recover and allow more people to see the world.





About

Microblink creates intelligent and easy-to-use AI solutions that make any member experience magical. Our technology is already a part of some of the world's leading mobile and web apps, where it's used to optimize customer experience and reduce fraud.

A number of reputable publications — including Deloitte and Financial Times — have recognized Microblink as one of the fastest-growing tech companies in the world. The company has made a number of breakthroughs in the field recently, including robust document verification and AI-driven identity verification.

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