

# Document Forensics

## Securing document automation against fraud at scale with AI

Companies everywhere are rushing to automate their document intake and data extraction, many now leveraging custom Large Language Models to do so.<sup>1</sup> The benefits are obvious—faster onboarding, fewer errors, better customer experience, accelerated growth. However, for financial services, automating document intake without considering adversarial risks is a recipe for automating fraud.

At the core of the problem is the industrial-scale provision of fake, synthetic, and stolen identities, which exist through digitally forged financial documents that are impossible to detect with the human eye. After analyzing over 50 million documents, we found that 10% of bank statements, 8% of paystubs, and 7% of utility bills are fraudulent.

This endless supply of fake documentation lets fraudsters flood digital channels, iterate

quickly to find new ways of getting past controls, and automate winning tactics to scale up their attacks. Because each new tactic is by definition unknown, Resistant AI submits every single customer interaction—their documentation and their behaviors—to a level of forensic analysis once done by humans, filtering out fake documents and snuffing out new attacks before they can scale.

### Document Forensics in Numbers <sup>2</sup>

**+32%** new fraud detected

**92%** of manual reviews eliminated

**60%** faster onboarding

**99.2%** verdict match with risk appetite

**+30x** in savings

### A layered approach to document fraud detection

#### Document fraud detection

Each submitted document is analyzed over 500 ways to catch signs of forgery—even on never-before-seen documents—and given a clear, explainable verdict.

#### Suspicious submission detection

Any available behavioral data—from basic server logs to device intelligence—is used to detect bulk account creations, stolen documents, bots, and more.

#### Serial fraud detection

All documents are compared against each other to detect repeating fraud patterns, document reuse, online template farms, crowdsourced forgeries, and other attempts at high-scale fraud.

#### Authentication-as-a-Service

Authentic documents and behaviors get modeled in production—quickly and economically with very little input—to enable automated approval, decline, or escalation workflows.



<sup>1</sup> The AI transformation of banks, 2023, Roland Berger

<sup>2</sup> Resistant AI numbers based on average customer outcomes

Get in touch and request a demo now

## Make your customer interactions Resistant

### Let good in, keep bad out



- Speed up approvals and automate declines.
- Uncover new and unknown threats before they spread.

### Augment your existing checks with new smarts



- Enrich your existing systems rather than replace them.
- Make conclusive decisions faster and with more confidence.

### Detect fraud the human eye can't see in



- Account, credit card, mortgage & investment statements.
- Business licenses, permits, incorporations and registrations.
- Paystubs, employment letters, pension statements, tax returns.
- Utility bills, lease agreements, and more.

### Predict, detect, and deter document fraud in



- Merchant onboarding.
- KYC and CDD.
- Consumer and business underwriting.
- Claims analysis.

Probably the best tool we have in our review flow. With the volumes we process, it is critical for us to introduce robust technology that supports our document fraud checks.

**Katarina Demchuk**  
Solutions Manager, Payoneer

Resistant AI has helped us to drastically reduce both the time it takes to catch fraud, and the amount of fraud that makes it past us to lenders.

**Ryan Edmeades**  
MLRO & Head of Financial Crime at Habito

With Resistant AI, we are able to detect advanced fraud tactics that are impossible to spot with the naked eye, across a huge number of data points. We are keen to pass on the benefits of this increased security to our customers as our business grows.

**Max Faldin**  
CEO and founder, Silverbird

**Get in touch and request a demo now**