CASE STUDY

sagitec

Transforming Digital Security: How Sagitec Leveraged Socure to Safeguard Member Accounts at a Pension Fund

Problem Statement

Sagitec's client, a state pension fund for local government employees, aimed to modernize its digital identity verification and fraud prevention capabilities. While no specific breach triggered the initiative, the organization proactively sought to strengthen its onboarding and update account workflows.

The client chose Socure for its advanced identity verification, fraud detection, and adaptive authentication capabilities.

The goal was to reduce risk, improve user experience, and ensure compliance across sensitive processes like registration, demographic updates, and bank account changes.

How Socure Helps in Overall Security Problem Resolution

With Socure, organizations can adopt a holistic, layered approach to digital security, ensuring that every touchpoint in the member's experience is safeguarded. **This comprehensive strategy incorporates multiple security measures across the user lifecycle:**

Seamless Identity Verification at Registration: All users must pass robust identity checks during the registration process, preventing unauthorized access from the outset.

Multi-Factor Authentication at Login: One-Time Passcodes (OTP) are sent to phone numbers and emails verified by Socure, confirming that only legitimate members can access sensitive accounts.

Continuous Validation of Demographic Information: Whenever users update personal details such as email or phone number, Socure's verification ensures the integrity and authenticity of the changes on Person Maintenance pages.

Enhanced Bank Account Security: Any modifications to bank account information are rigorously validated, confirming account ownership and protecting against fraud.

Socure's platform also introduced several **advanced features** that directly addressed the client's goals:

Secure Onboarding and Risk Evaluation

- Identity verification at registration and login.
- Risk-based and document-based verification for updates to address, phone, email, and bank account info

Consortium Intelligence

- Socure's consortium database flags known, harmful identities.
- Continuous feedback from clients improves model accuracy

Document Verification and Wellness Checks

- Instant document verification with biometric liveness detection (NIST PAD Level 2), fully compliant with WCAG 2.2 accessibility standards
- Deceased checks and escalation to DocV in high-risk scenarios

AI/ML-Powered Fraud Detection

- Real-time device, IP, and behavioral session data.
- 30,000+ identity-related risk features.
- Sigma models designed to flag for third party identity (identity theft) and synthetic identity fraud

Sagitec Implementation Process and Timelines

With our deep understanding of our client's existing systems and business processes, Sagitec was uniquely positioned to deliver seamless and efficient implementation of Socure. Our strategic partnerships with leading identity solution providers, like Socure and Okta, enable us to leverage cutting-edge solutions that ensure secure, user-friendly experiences. This collaborative approach underscores Sagitec's commitment to delivering tailored solutions that meet diverse client needs and drive successful project outcomes.

The integration of Socure into our client's web portal spanned about four months and covered:

- **Design Phase:** Approval of registration flows by the client and Socure.
- **Development Phase:** Integration into three workflows:
  - Registration
  - Change Demographics
  - Bank Account Change
- **QA Phase:** Real data testing by the client, followed by Socure's data science review and decision module tuning.
- **Go-Live:** Final deployment after validation and feedback loops.

The client's involvement and time required was minimal but essential, with two representatives validating the application using real data.

> “Our collaboration with Sagitec reflects a shared commitment to transform public sector identity verification while protecting pension members and delivering scalable impact. By embedding Socure’s industry leading identity verification and fraud prevention capabilities directly into Sagitec’s workflows, we created a layered, dynamic defense across registration, demographic updates, and bank-account changes to make every interaction seamless and secure.”
> – Jordan Burris, Head of Public Sector

Success Metrics

Here are some ways in which implementing Socure is benefiting the client:

Elevated Identity Verification Accuracy

The client achieved 100% match rates for key identity fields (name, SSN, DOB), drastically reducing false positives and ensuring trustworthy onboarding.

Real-Time Processing Efficiency

With average processing times between 503–620 ms, Socure ensured fast and frictionless identity checks, enhancing user experience and operational speed.

Enhanced Fraud Detection

Socure flagged nuanced fraud signals like proxy IPs, scrambled emails, and frozen credit file associations, giving the client early warning capabilities against synthetic identities and fraud rings.

Improved Data Quality

Error rates for invalid ZIP codes or national IDs were below 1%, reflecting Socure’s robust data validation and reducing reprocessing costs.

Comprehensive PII Matching

High match rates across email, phone, ZIP, city, and state fields ensure multi-layered identity validation, strengthening compliance and trust.

Actionable Insights via Reason Codes

Socure provided granular reason codes for flagged transactions (e.g., mismatched addresses, low email activity), empowering the client with transparent and explainable decisions.

Strategic Risk Monitoring with Sigma Scores

Socure’s Sigma analytics gave the client behavioral insights and anomaly detection, helping them monitor shifts in identity risk over time and adjust policies proactively.

About Sagitec

We empower Benefit Administrators and other organizations modernize their rule-driven solutions and applications. Sagitec delivers configurable and scalable solutions powered by our core platform Xelence.

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422 County Rd. D East, St. Paul, MN 55117
www.sagitec.com