

# How to choose a document verification provider

Score on coverage, fraud defence, speed and the criterion incumbents omit. The last row is the decisive one.

EVALUATION CRITERION	CENTRALISING INCUMBENT	VERIFY WITHOUT STORING
Document and country coverage	✓ Broad published template libraries	✓ Broad published template libraries
PAD per ISO/IEC 30107-3	⚠ Usually present	✓ Present
Injection and deepfake-media detection (NIST 800-63A 3.14)	⚠ Varies by vendor	✓ Required by design
Speed and UX drop-off	⚠ Fast, image upload step	✓ Fast, NFC read, no image upload
API or SDK integration	✓ Standard	✓ Single API, about 15-minute integration
KYC, AML and sanctions coverage	✓ Yes	✓ Yes
Retains a central copy of every ID and biometric template	✗ Yes, honeypot risk	✓ No central PII

## Architecture, not accuracy, is the choice that ages well.

Two systems can run identical OCR, face match and liveness and carry opposite risk, depending on whether they keep the data.

Zyphe reads the NFC chip to ICAO 9303 and eIDAS with two-step liveness and no image upload, then shards across 60,000+ nodes under a 29-of-100 threshold. The customer holds the key, there is no master key, and an audit-ready trail still exports on demand.

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