

BUILDING TRUST AND SAFETY THROUGH IDENTITY VERIFICATION

Preventing fraudsters and other bad actors from accessing online services is a priority for our Members. One of the ways of doing this is to verify the identity of users before they are able to access the service. But how easy is it to do and does it add friction to the onboarding process?

As part of our regular interview series with leading trust and safety experts, the ODDAs Simon Newman (SN) takes a closer look at this important topic with Scott Bright (SB), a payments and social platform fraud expert, leads BrightCheck, specialists in tackling social scams and preventing catfishing.



SN: There's been a lot of discussion recently on identity verification, but what does it actually mean and why is it so important for dating sites?

SB: Identity verification is essentially asking, "Are you who you say you are, or are you catfishing us all?" On dating sites, it's crucial because people aren't just swiping for love—they're swiping for trust. If we can't trust that a profile picture isn't AI-generated or that the bio isn't written by someone scamming from a basement, it erodes the user experience and, more importantly, their safety.

SN: How easy is it to do identity verification? What are the challenges?

SB: Easy? That's like saying "building IKEA furniture is easy if you follow the manual." Identity verification involves handling privacy concerns, legal compliance, and making sure the process doesn't feel like a TSA¹ screening. The real challenge is striking a balance between thoroughness

and ease of use—nobody wants to feel interrogated before their first date.

SN: You've published a number of white papers and surveys which give a fascinating insight into romance scams and pig butchering. Can you tell us more about what you're seeing?

SB: Unfortunately, scams like these are not just evolving - they're escalating into a \$50 billion problem in the U.S. alone, and they're leaving countless victims devastated. Romance scams prey on emotions, building trust to exploit it, often leading to life-changing financial losses. 'Pig butchering' takes it a step further, blending romance scams with crypto fraud, convincing victims to invest in fake opportunities before draining them completely. This is no longer a niche issue -it's a sophisticated and growing industry of crime. The impact is devastating, and it's a stark reminder that raising awareness and equipping people to recognize and combat these scams is more critical than ever.

SN: What kind of checks do you do at BrightCheck?

SB: At BrightCheck, we begin with an initial verification process that requires minimal data to quickly assess and eliminate immediate risks. Next, we evaluate device information to identify potential red flags, followed by optional criminal background checks for platforms that need an extra layer of assurance.

Our solution doesn't stop there—we also implement perpetual Know-Your-Customer (KYC) checks, ensuring ongoing trust and security throughout the user lifecycle. All

¹ TSA – Transport Security Administration – US Federal agency responsible for checking passengers entering the USA.

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this data is distilled into actionable risk scores and detailed reason codes, giving platforms the insights they need to make confident decisions. It's a comprehensive approach to keeping scammers out and genuine users safe.

SN: You talk about 'direct to consumer' verification. Can you tell us more about this?

SB: Direct-to-consumer verification is all about empowering users to say, "I'm legit, and I've got the badge to prove it." Think of it as the blue check for everyday people - without the drama of losing it to platform politics. It's fast, affordable, and builds trust whether you're on a dating app or buying a couch on a marketplace.

SN: Do identity checks add friction to the process? Do you think we'll see some users drop off due to concerns around privacy and security? If so, what can services do to reduce the likelihood of this happening?

SB: Identity checks can sometimes feel like a speed bump on the fast lane to finding love. Some users may hesitate due to privacy concerns, but the key to easing those worries is transparency. Clearly explain what data is being collected, why it's needed, and how it's protected. It's a careful balance: creating a visible layer of security that reassures users their safety - and the safety of others - is the priority, while simultaneously deterring fraudsters who know someone's keeping watch.

At BrightCheck, we've mastered this balance. By requiring just a legal first name and a mobile phone number, we achieve 99% accuracy in detecting fake profiles - ensuring a secure, seamless experience without unnecessary hurdles.

SN: Do you think users are becoming more accustomed to identity checks? If not, what can online services do to help?

SB: Absolutely - users are gradually becoming more comfortable with identity checks, especially as they're now a common feature across platforms like dating apps, gig marketplaces, and even concert ticket systems. The key for services is to prioritize education and emphasize the benefits: "This isn't just about us - it's about keeping you safe." When seamlessly integrated, identity checks feel like a natural part of the user experience rather than a roadblock.

Equally important is building trust by ensuring users know their data is protected and will never be sold to third parties. Transparency and respect for privacy go a long way in helping users embrace these measures as a positive step toward a safer online environment.

SN: If you were to wave a magic wand, what in your view would make people safer online?

SB: Universal transparency. Imagine a world where every platform shared clear, standardized trust signals. Pair that with an AI-powered fraud detection and a cultural shift towards valuing digital integrity. Oh, and maybe throw in a global ban on unsolicited crypto investment pitches.

SN: Finally, tell us a bit more about BrightCheck.

SB: BrightCheck is the trust enabler for platforms and people alike. Whether you're running a dating app or browsing the next big marketplace, we help make sure everyone is who they say they are. Our mission is to kick scammers to the curb and

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let real users thrive. Also, our product is so easy to use, you'll wish every security tool was this smooth - and don't worry - with BrightCheck, we shine a light on scammers, so your platform stays safe and your users stay focused on what really matters.

SN: Thank you for your time Scott!

You can find more about BrightCheck on their website: www.brightcheck.com