



• Case Study

Enhancing Security in Real-Time, High-Value Transfers with LOQR's Digital Identity Verification

With the advent of instant payment systems across the Eurozone, real-time fund transfers, available 24/7 and free of charge, have become the new norm. These transfers, which can be as high as €100,000 per transaction, bring unparalleled convenience, but also introduce significant risks. The absence of human validation in real-time transactions raises concerns related to fraud, money laundering, human error, and operational failures.

To mitigate these risks, LOQR offers an end-to-end digital identity verification solution that helps banks and payment service providers ensure secure, compliant, and frictionless high-value transfers - particularly in scenarios involving large transaction amounts, transfers between unacquainted parties and business or high-turnover accounts.



The Challenge

Banks are expanding its services to include real-time, high-value SEPA instant transfers. While simplifying everyday operations and attracting business users and high-net-worth individuals, the risk landscape has also increased.

Fraud attempts have intensified, targeting individuals to authorise large instant transfers.

KYC deficiencies became more evident.

Operational concerns have arisen regarding robust verification steps in real-time payments.

The Solution

LOQR can integrate its secure, modular digital identity solution into the bank's transfer workflow, offering:

Real-Time Identity Verification Before Transfer Execution

- Utilizes biometric validation, NFC-enabled document reading, and liveness detection to confirm identity.
- Supports ID Cards, Passports, and ID Wallets, including Chave Móvel Digital (CMD).

Risk-Based Triggering

- Identity verification is only activated for transfers that exceed dynamic risk thresholds (e.g., amount over €10,000).
- Adaptive workflows that scale based on user profile and transaction context.

Seamless Integration with Banking Interfaces

- API-first architecture allow the bank to integrate LOQR's solution into their app and website.
- End-users experience minimal friction, with most verifications completed in under 10 seconds.

Compliance and Audit Trail

- LOQR logs each verification session with timestamps, device fingerprinting, and validation results, ensuring compliance with AML, PSD2, and GDPR requirements.

LOQR's Value Proposition in Instant Transfers

As real-time financial services evolve, secure identity verification is no longer optional - it is critical. LOQR enables banks and payment services providers to balance the speed of instant payments with the robustness of secure digital onboarding and transaction authentication. By incorporating identity checks at high-risk points in the transaction flow, LOQR ensures that convenience does not come at the cost of security.

- ✓ Real-time identity verification (biometric, ID document, CMD)
- ✓ Risk-adaptive workflow
- ✓ Seamless API integration
- ✓ GDPR, AML, PSD2 compliant
- ✓ End-user trust and frictionless UX

Instant Identity Verification
SECURE, FAST AND SIMPLE



Want to improve user experience with confidence?

**Contact us at SALES@LOQR.COM or
request a live demo.**