ENTRUST IDENTITY VERIFICATION

Turn Identity Verification and Authentication Into a Growth Advantage in Mexico



ENTRUST

SECURING A WORLD IN MOTION



Unlock Digital Growth

The identity verification (IDV) landscape is moving fast, especially in growing markets like Mexico. A digitally-savvy population, an expanding fintech sector, and rising government-backed identity infrastructure are converging with a wave of new regulations. Not to mention an unprecedented surge in AI-driven fraud.

Given these opportunities and challenges, organizations are looking for both help in growing their business and in keeping it secure. Whether it is applicants dropped in the onboarding process, lost conversion during the INE regulatory step, or video capture technology that couldn't keep up with demand, finding solutions to securely acquire new customers is necessary for today's growth demands.

Identity verification should be your partner in securely converting new customers. In Mexico, the platforms winning right now are the ones that treat conversion, reliability, and quality as the product – not just a check on your regulatory checklist.

A Market Built for Growth . . . If Onboarding Can Keep Up

Mexico has all the ingredients of a high-growth digital financial services market: massive population scale, a fast-growing fintech sector, and a large share of citizens still outside the formal banking system waiting to be onboarded.

133M+

Population
97.4M adults

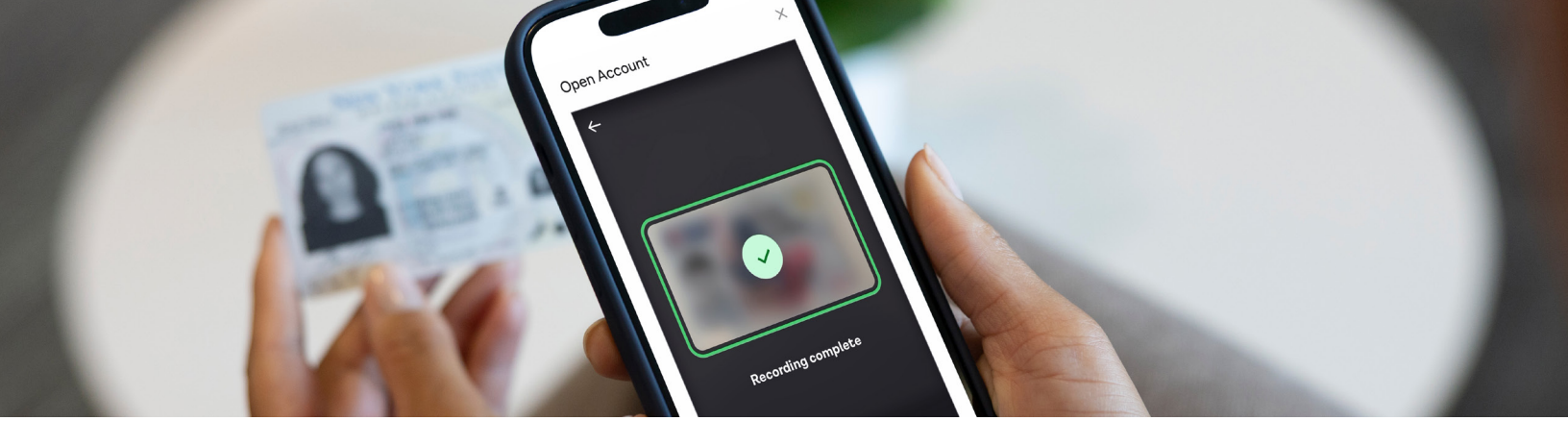


Currently unbanked in remote areas

87M

Mobile banking accounts and growing





Growth Depends on Conversion

The opportunity is clear – but customer acquisition depends on quick, secure, and compliant identity verification. High onboarding friction, inconsistent capture quality, and unreliable vendor performance hold back growth opportunities.



Drop-off at the INE step lost conversion, every day

$14B

Fraud losses in Mexico 2024

$627K

Avg. deepfake loss per company highest of any country surveyed

Beyond the numbers, the day-to-day challenge is operational: inconsistencies in the facial-recognition process, incomplete or unusable video captures, unannounced vendor releases that break integrations, and evidence too weak to survive a CNBV audit review – distracting businesses when fraud and AI-generated attacks are growing in numbers globally. In fact, account takeover fraud attacks have accelerated faster in Mexico than anywhere else in Latin America.

324%

ATO surge end-2024 to early 2026, #1 in LatAm

234%

Remote-access-tool fraud rise in Mexico



Mexicans hit by a scam at least once per month

Sources: IMARC Group 2024–2025; BioCatch Digital Banking Fraud Report 2026; GASA State of Scams in Mexico; Regula/Businesswire 2024 deepfake fraud survey.

> We didn't need better biometrics. We needed onboarding that survives an audit and doesn't lose a third of our applicants at the INE step.

HEAD OF DIGITAL ONBOARDING, FINTECH

Mexico's Regulatory Focus

2026 is a major compliance inflection point within Mexico. Regulators expect ongoing, risk-based verification – not just a one-time check at account opening. In an effort to protect consumers from fraud and other threats, the Mexican government has set up Anti-Money Laundering (AML) and Know Your Customer (KYC) laws that require identity verification, customer due diligence (CDD), and reporting to the Financial Intelligent Unit (UIF). Mexico has some standard regulations around fraud prevention, digital identity, privacy protections, and digital trust, specifically:

CNBV: A June 2024 fraud-prevention mandate requiring formalized fraud plans, defined typologies, and non-face-to-face onboarding with "reasonable certainty" and 10-year evidence retention.

Biometric CURP: A mandatory nationwide rollout of biometric CURP was required live by February 2026, incorporating face and signature data across public and private institutions.

Consent: A 2025-reform data-privacy law classifying biometrics as sensitive data, requiring explicit consent and privacy-by-design IDV architectures.

Advanced Electronic Signature: Technical standard for cryptographic hashing, timestamping, and long-term preservation of electronically signed documents.

INE/CURP/RFC: Across voter ID (INE), population ID (CURP), and tax ID (RFC), these authoritative identity data sources remain the anchor identity attributes every KYC workflow must support natively to help meet compliance obligations.



2026 is a major compliance inflection point within Mexico.

Capture Mexico's Digital Growth Opportunity

Mexico's expanding digital economy creates significant opportunities to reach new customers, including people who remain outside traditional financial services. But successful customer acquisition and growth depends on making identity verification fast, accessible, and dependable.

By reducing unnecessary onboarding challenges, confidently navigating regulatory requirements, and improving first-attempt video capture success, organizations can convert more legitimate users, while extending services to more customers, without introducing additional fraud or compliance risk.

What Our Customers Tell Us Before They Switch

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Customer Concerns	A Better Approach
High Onboarding Friction 30% drop-off at the INE verification step is costing conversion.	**Optimized INE Capture** Adaptive UX that lifts first-attempt pass rates and recovers good users.
Vendor Instability Frequent downtime, unannounced releases, and integration-breaking changes.	**Enterprise-Grade Reliability** Committed uptime SLAs and controlled, announced release cycles.
Biometric and Video Quality Face-recognition inconsistencies and incomplete or unusable video captures.	**AI-Native Biometrics** Quality checks built into every capture, with liveness that resists spoofing.
Compliance and Operational Risk Weak video evidence drives fines and hours of manual validation effort.	**Audit-Ready Evidence** Sealed, exportable audit trails built for CNBV and AML review – far less manual rework.
Cost Versus Performance High cost paired with SLAs that fall short of what was promised.	**Value Tied to Outcomes** Transparent, performance-linked pricing backed by SLAs Entrust owns.

Entrust IDV: Verified at the Source

Entrust Studio Workflow orchestrates the full identity journey end to end – verifying against the sources Mexican and international regulators recognize.

- Start with document verification that is cross-checked with INE and confirms identity with an adaptive capture UX that improves first-attempt pass rates for legitimate users.
- Biometric facial verification with motion liveness detection (PAD Level 2) then quality checks every capture, defending against deepfakes, spoofing, and injection attacks.
- Onboarding requests work through CURP validation via RENAPO and RFC validation and SAT, matched directly against biometric capture, catching synthetic CURPs and fabricated INEs at account opening. AML screening is combined with fraud risk scoring.
- Advanced electronic signature, sealed and exportable audit evidence, and 10-year-ready retention are built for CNBV and AML review with far less manual rework. Continuous reverification with motion authentication to reverify the identity captured at onboarding is the identity requesting access at moments of high-risk or high-value transactions, reducing the risk of account takeover.

Results That Matter

Identity verification is no longer just about meeting regulatory requirements. It's a critical driver of customer acquisition, fraud prevention, and digital trust. Organizations that modernize their identity verification processes can reduce onboarding delays, convert more legitimate customers, strengthen fraud defenses, and build confidence across every digital interaction – while still working to meet regulatory compliance in market.

Entrust IDV customers experience:



Higher conversion: fewer abandoned onboarding journeys



Greater inclusion: reach more underbanked customers



Improved efficiency and fewer manual reviews

Source: Entrust case studies and internal research



Lower fraud risk: earlier detection, less loss



Customer trust: higher adoption of digital channels

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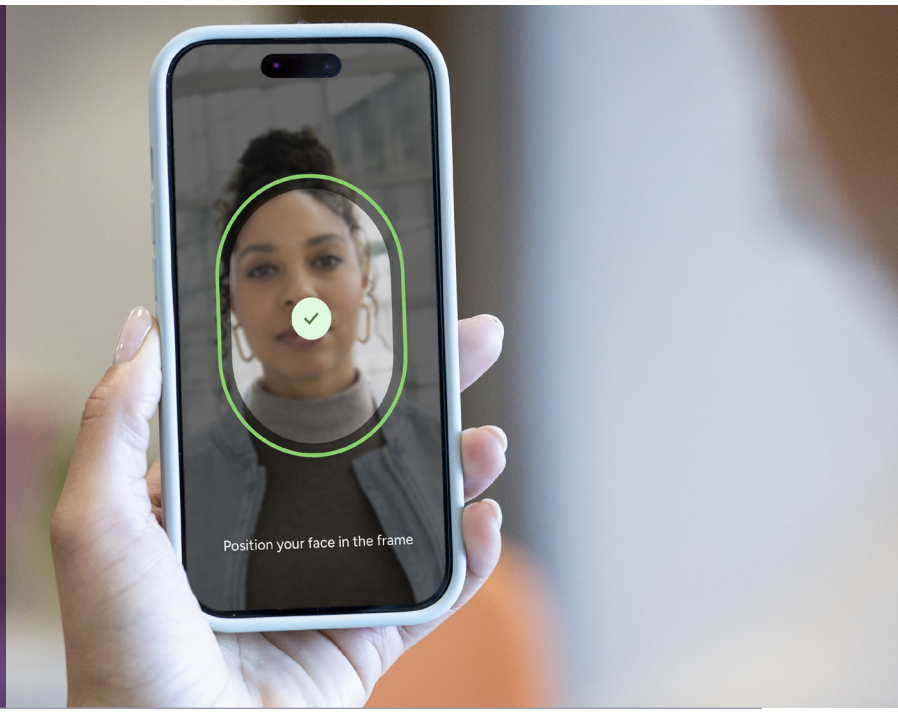
Onboarding time vs. 5+ minutes that drives abandonment

Meet Mexico's New Standard for Identity

Move beyond point-in-time compliance checks with a flexible, AI-powered identity platform designed to convert more legitimate customers and build trust at onboarding and beyond. With Entrust IDV, where identity becomes a competitive advantage, you can:

- Recover applicants lost today to drop-off, poor capture quality, or unreliable vendor performance
- Strengthen your compliance posture without rearchitecting your existing stack
- Reduce fraud risk across onboarding, reauthentication, and high-value transactions
- Build lasting trust with regulators, banking partners, and customers, backed by evidence that holds up under review
- Scale securely across Mexico and into the wider global market as transaction volumes grow.

Bring your current pass rates and drop-off numbers – Entrust will show you where you can recover the users you're losing today. Explore **entrust.com/products/identity-verification** to get started.



ABOUT ENTRUST

Entrust fights fraud and cyber threats with identity-centric security that protects people, devices, and data. Our comprehensive solutions help organizations secure every step of the identity lifecycle, from verifying identity at onboarding to securing connections and fighting fraud in everyday transactions. Ongoing monitoring supports compliance and safeguards keys, secrets, and certificates. With a foundation of identity-centric security, our customers can transact and grow with confidence. Entrust has a global partner network and supports customers in over 150 countries.

For more information, visit www.entrust.com.

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