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Cozera launches *id-go*, a digital identity credential to improve consumer experience and fraud protection.

*Advantis is the first credit union to provide **id-go**[™] for its members.*

Portland OR—Cozera, has launched its identity service, *id-go*, with Advantis Credit Union. Companies that routinely require digital identity verification typically have struggled with the balancing act of providing fraud protection and a frictionless consumer experience. Cozera's comprehensive identity service, *id-go* solves this problem.

id-go is a persistent, private and portable digital identity service. This means that the credential is always current and valid, affording the highest degree of privacy for users, and could be used wherever and however users interact with their service organizations. *id-go* is a user-centric digital identity where users are in control of sharing personal information such as vaccination proof, education certifications, passport info, and association memberships.

Cozera employs an assortment of authentication methodologies using biometrics, cryptography, encryption techniques, and data sources to create the secure identity credential. *id-go*, is encapsulated in a user's mobile phone. A simple one-time enrollment like, TSA PreCheck, creates a hassle-free experience for consumers as they quickly pass through a company's verification screening by using *id-go*. Users no longer have to constantly repeat the last four digits of their social security, mother's maiden name, etc. for every call or visit to the financial institution. *id-go* creates a collection of user identity verifications that is always current and valid.

The company is initially targeting financial institutions, with a focus on credit unions, regional and community banks. "We discovered there was a real need by credit unions to achieve this consumer experience and security balancing act," said Cozera founder and CEO, Abrar Ahmed, "We worked very closely with our credit union partners to develop the product and they have responded with investment and service contracts."

Cozera has worked closely with Advantis, Rivermark Community and Unitus Community credit unions to form a Technology Innovation Alliance (TIA) and Credit Union Service



Organization (CUSO) to better understand the needs and requirements of the credit unions and their members. Cozera and the TIA conducted pilot programs and received overwhelming positive reviews of *id-go* from credit union members.

“The id-go credential fulfills a need we couldn’t find with any other solution provider,” said Jason Werts, CEO of Advantis. “It was essential that Advantis and the other TIA credit unions partnered with a provider focused on delivering an exceptional service experience while also maintaining our high level of security and convenience. In our initial pilot testing, we found the average time savings to verify an identity using *id-go* through our member solutions center was 60%. Along with a more seamless verification process, that also translates into cost savings.” Rivermark and Unitus Community credit unions are readying to launch *id-go* with online, in-branch, call center and video teller channels.

The portability of the *id-go* extends beyond the applications within the financial market. Cozera will provide the same service for companies in healthcare, utilities, telecommunications and other organizations.

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