**Team: VICLab**

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**Problem setting**

* As non-face-to-face authentication becomes more widespread, cases of identity theft using forged or stolen ID cards are on the rise. However, preventing such fraud through manual visual verification is time-consuming and labor-intensive. This traditional method also struggles to scale for large user bases and cannot reliably ensure both accuracy and security in identity verification.

**Motivation**

* **Severity of Social Impact**
  + As non-face-to-face authentication expands into essential sectors like finance, public services, and healthcare, identity theft through forged IDs has become a serious social issue, extending beyond personal financial losses. A single stolen ID can be used to open mobile accounts, register bank accounts remotely, and even expose full account information across all financial institutions via open banking, leading to cascading risks of secondary and tertiary damage.
* **Need to Protect Digitally Vulnerable Populations**
  + Elderly people, people with disabilities, and other digitally vulnerable groups are the primary targets of identity theft scams. These individuals have significantly lower levels of digital literacy compared to the general population, making them more susceptible to fraud and with limited ability to respond effectively when damage occurs. Protecting these vulnerable groups in the digital financial environment is an essential task in realizing a digitally inclusive society.
* **Efficiency of Technological Approach**:
  + Manual ID verification methods are time-consuming and resource-intensive. In contrast, AI-based facial recognition technology allows for 24/7 automated, objective verification and can rapidly process large numbers of users, enhancing both operational efficiency and security. With advancements in deep learning, the accuracy of facial recognition is improving, making this the optimal time to implement such solutions.

**Reference**

* <https://news.mt.co.kr/mtview.php?no=2024022714025715344>
* <https://news.kbs.co.kr/news/pc/view/view.do?ncd=8030725>
* <https://www.yna.co.kr/view/AKR20241122137500004>
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