A Nine-Layer Model Checklist for Synthetic Identity and Deepfake Defense

Control Layer	What To Do Now	Control Type
1 Identity verification hardening 	☐ Strengthen identity proofing and account verification. ☐ Require appropriate multi-factor authentication and independent validation for sensitive transactions.	Technical & administrative
2 Document validation controls 	☐ Review document intake processes. ☐ Implement validation checks and escalation triggers.	Administrative
3 Human verification protocols 	☐ Require callback or out-of-band verification for high-risk requests (e.g., benefit changes and payouts).	Administrative
4 Detection tools (where applicable) 	☐ Evaluate use of tools for detecting manipulated content or anomalies in submissions, including document authenticity checks, biometric liveness detection and other applicable fraud-detection technologies.	Technical
5 Process controls & segregation of duties 	☐ Separate intake, validation and approval functions to reduce single-point failure. ☐ Apply additional verification and approval requirements to high-risk transactions.	Administrative
6 Security awareness (targeted) 	☐ Train business units on synthetic fraud scenarios (in addition to generic phishing training).	Administrative
7 Incident response for fraud events 	☐ Define clear escalation, investigation and containment procedures for suspected fraud.	Administrative
8 Data exposure reduction 	☐ Limit publicly accessible or easily scraped personal/organizational data.	Technical & administrative
9 Monitoring & exception reporting 	☐ Track anomalies (e.g., unusual changes, repeated submissions and timing irregularities).	Technical & administrative

This checklist is from "How to Lower the Risk of Synthetic Identity & Deepfake Fraud," an article by Michael Stoyanovich, Vice President & Senior Consultant in Segal's Administration and Technology Consulting Practice.

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