

Automotive News

Modives and Gather bring anti-fraud innovations to dealerships

- Paige Hodder | August 26, 2025



Gather Technology is partnering with biometric security firm Clear to offer a new way to identify customers in the dealership. (GATHER TECHNOLOGY)

Frequent flyers are probably familiar with a new security measure at airports: You walk up to the security line and a device scans your face to give the Transportation Security Administration all of your information. Now, some car buyers could be using that same technology at dealerships.

Customers would walk up to a Gather Technology kiosk, scan their face and enter their phone number. If they are in the network, the system will verify their identity and pass their information (name, address, phone number, insurance information, date of birth, driver's license number) along to the salesperson. If they are not, it will prompt them to enroll.

"From that point forward, all the time you spend with the consumer is about educating them about the car and helping them come to a buying decision, not administrating things that you know do not help them sell a car," said Gather CEO Jim Maxfield.

Automotive finance fraudsters today are using new technology and artificial intelligence tools to steal cars from dealerships. To combat the rising threat, dealerships and automotive vendors are employing new tools to verify customers' identities.

In 2025, auto lenders will face an estimated \$9.2 billion in fraud loss exposure, according to data verification and fraud prevention company Point Predictive in its latest annual fraud trends report.

Modives, another vendor innovating in the retail technology space, offers dealerships access to another layer of anti-fraud protection: insurance verification.

"Insurance companies go to great lengths to make sure that there isn't fraud on the policy," said Modives COO Justin Silver. "And you get those added benefits by actually verifying insurance."

Gather brings Clear's face scan tech to dealerships

Gather — an auto retail anti-fraud technology vendor — is partnering with biometric security firm Clear to offer a new way to identify customers in the dealership.

“By matching a selfie to a government-issued ID, CLEAR creates a reusable identity that customers can use to reverify anywhere CLEAR is accepted,” the company wrote in a statement about the partnership.

Clear does not just work in airports. The system verifies the IDs of Uber drivers and powers the verification system on LinkedIn. Dealerships also can use Clear's system remotely by texting a link to the customer's phone, which they will use to verify their ID. Clear's system uses anti-spoofing technology that can detect whether a person is live or a video, Maxfield said.

Gather and Clear announced the exclusive partnership in July and began piloting the system at select dealerships in August. Gather expects on Oct. 1 to offer the Clear system, which integrates with every dealership management system, to all its customers.

The partnership provides a new layer of fraud protection for dealerships, Maxfield said. If a potential fraudster walks into a dealership and sees those kiosks, they might just walk away to avoid the trouble, he said.

“How much time do you want [a] fraudster to spend in your store, working with your sales people?” Maxfield said. “Zero minutes.”

If a customer wants to bypass the face scan, dealerships should have an alternative process to verify their identity and information, Maxfield said. To be careful, the dealership should pay extra attention to those customers to prevent a fraudster from taking advantage, he said.

“They know we raise the audit bar, if you will, of that customer,” Maxfield said. For example, “if you let them do a demo drive, we are going to make sure we go with them.”

Gather hopes the Clear partnership will make ID verification

more efficient, but there could be some process challenges as stores make the transition.

For example, setting up those alternative steps for customers who do not have their phone on them or who are wary of the face scan, Maxfield said. Or, if a customer starts the buying process on a computer, they eventually will have to move to their phone to verify their ID with an auto-focusing camera, he said.

Gather's system also can send the information from a customer's Clear profile to a dealership's customer management system.

“The goal here is just take those friction points out, speed it up and not have this be something you have to collect down the line,” Maxfield said.

Modives pairs ID verification with insurance verification

The process of verifying a potential customer's insurance is a common bottleneck when someone is buying a car.

Modives' system speeds up that process and offers dealerships another layer of fraud protection, Silver said. The vendor's system verifies and monitors someone's insurance to make sure the information is accurate, the coverage is adequate and the policy is active, he said.

Previously, you had “to sit in the F&I office while they call your insurance carrier, wait on hold, get that whole process, then manually review your policy versus what they hear on the phone and what the needs of the business are, or the state requirements,” he said.

Modives' process also has built-in ID verification to combat synthetic fraud. Fake identities, whether stolen or synthetic, made up 0.9 percent of fraud alerts in 2024, up from 0.4 percent in 2020. Modives checks a customer's information against about 100 data sources, Silver said.

“People don't insure cars that they don't have,” he said. “And they certainly aren't going to get through both the identity piece and the insurance's security.”

Learn more about Gather in the showroom or service drive today.

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- On-Demand Auto Insurance
- Insurance Validation
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Gather



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