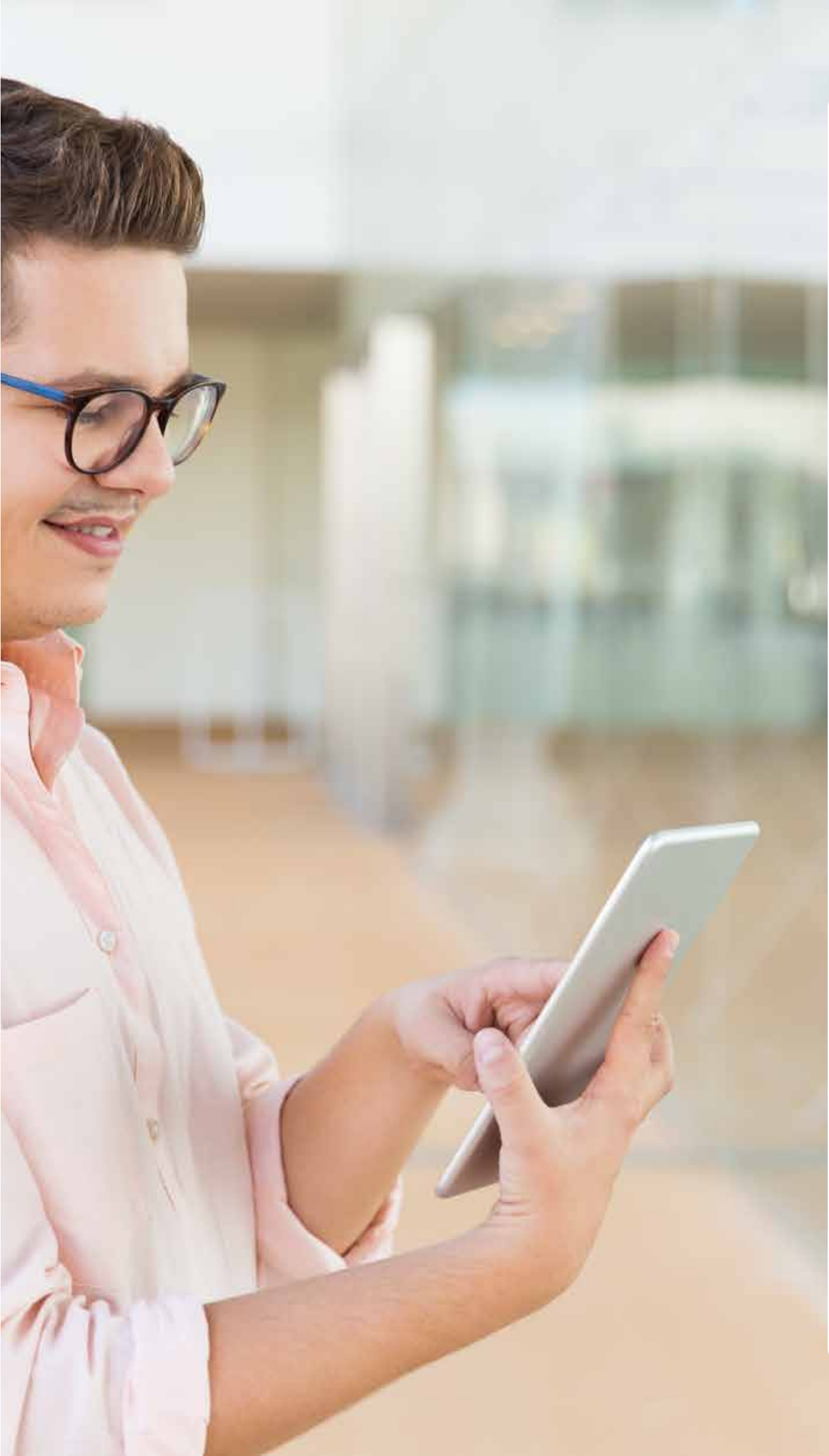




OnBo Digital Account Opening



A man with short brown hair and glasses is looking at a tablet computer. He is wearing a light pink button-down shirt. The background is a blurred outdoor setting with buildings and trees.

OnBo is software that creates seamless digital onboarding experiences.

OnBo enables end users to sign up for a service from anywhere, at anytime and using any device of their choice.

Utilized in account opening applications for banks, insurance, pensions and digital money transfer, OnBo transforms complex onboarding processes into intuitive digital user experiences.

Delivered as a mobile and web solution, OnBo seamlessly integrates IDmission's ID proofing, Identity verification and eKYC services to create highly secure and yet easy to use digital onboarding processes.

Over 50 large financial institutions around the world use IDmission for onboarding, ID proofing, Identity verification and eKYC. Our customer base includes, Western Union, Santander Bank, KBZ Bank (Myanmar), Banco Atlantida (Honduras), Banco Afirme (Mexico) and Republic Bank (Trinidad and Tobago).

Industry analyst Gartner recognizes IDmission as a leading provider of Identity services. Forrester named IDmission as one of the 3 key emerging technologies for financial services.

4 Reasons to choose OnBo from IDmission

Comprehensive Platform



“No code” App builder. Comprehensive list of data elements supported including Selfie, Fingerprint, Voice and Iris biometrics, signature, videos and document capture. Advanced application logic, validations and workflow engine ensure complex business processes can be reduced to intuitive user experiences. Multilingual, omnichannel applications developed for web and mobile and delivered from a global cloud.

Identity Included



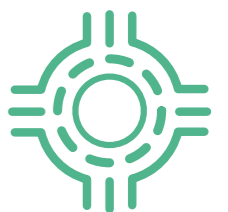
Support Identity documents from over 200 countries; this includes some 4,000 different types of identity documents. Automatic OCR and reading barcodes and Machine Readable Zones (MRZ). Supports fingerprint, face, voice and iris biometrics. Users can be enrolled and subsequently authenticated using their biometrics. Biometric deduplication ensures that one person can enroll only once as a customer or employee into the biometric database.

Certified Secure



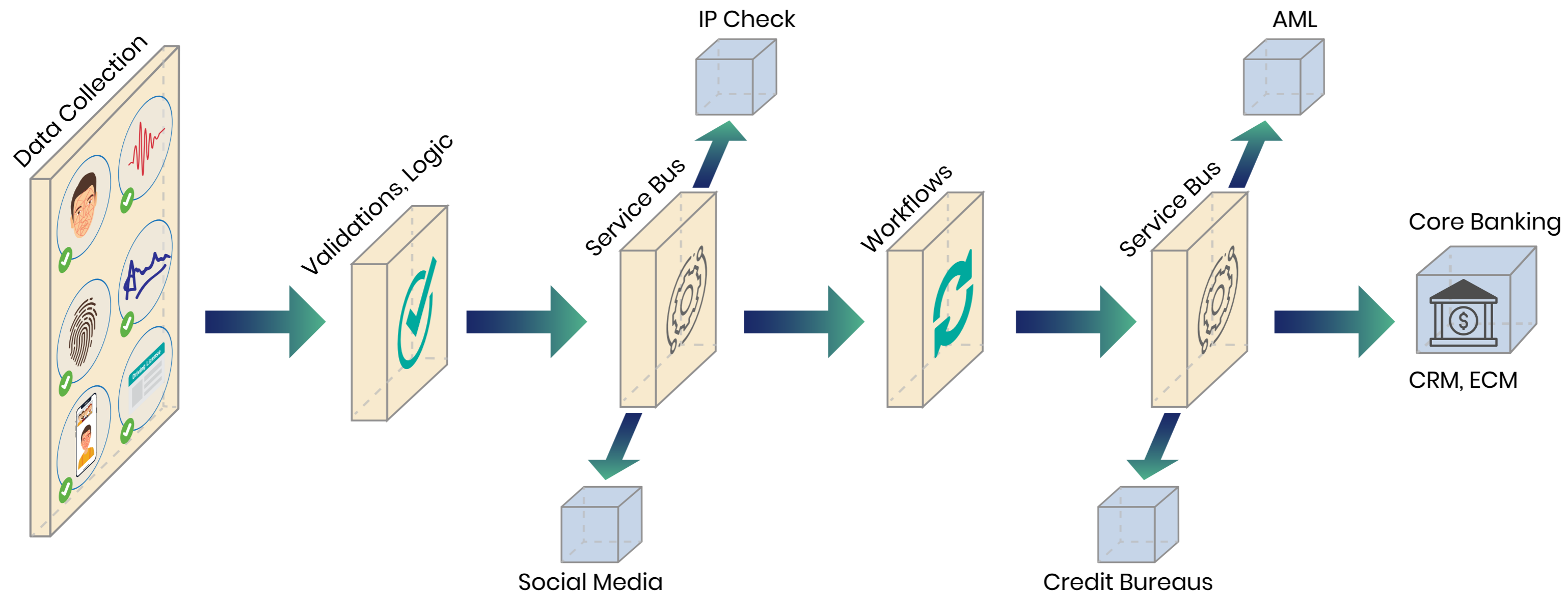
ISO/IEC 30107-3 test passed for Presentation Attack Detection (PAD). The tests were conducted by NIST/NVLAP (NVLAP Lab Code: 200962) certified test lab. Biometric engine is NIST certified for face, fingerprint, voice and iris matching. The infrastructure is secure and safe with PCI-DSS certification.

Junctions: 3rd party Interfaces



Verify and augment your customer’s data using Junctions, our enterprise service bus that is preconnected to a large number of 3rd party interfaces. New interfaces added on demand. Examples include bureaus (Thomson Reuters, LexisNexis, Experian, Vital4), Google, Social Media, Core Banking Systems, CRM Systems, Content Management Systems.

Onboard Individuals



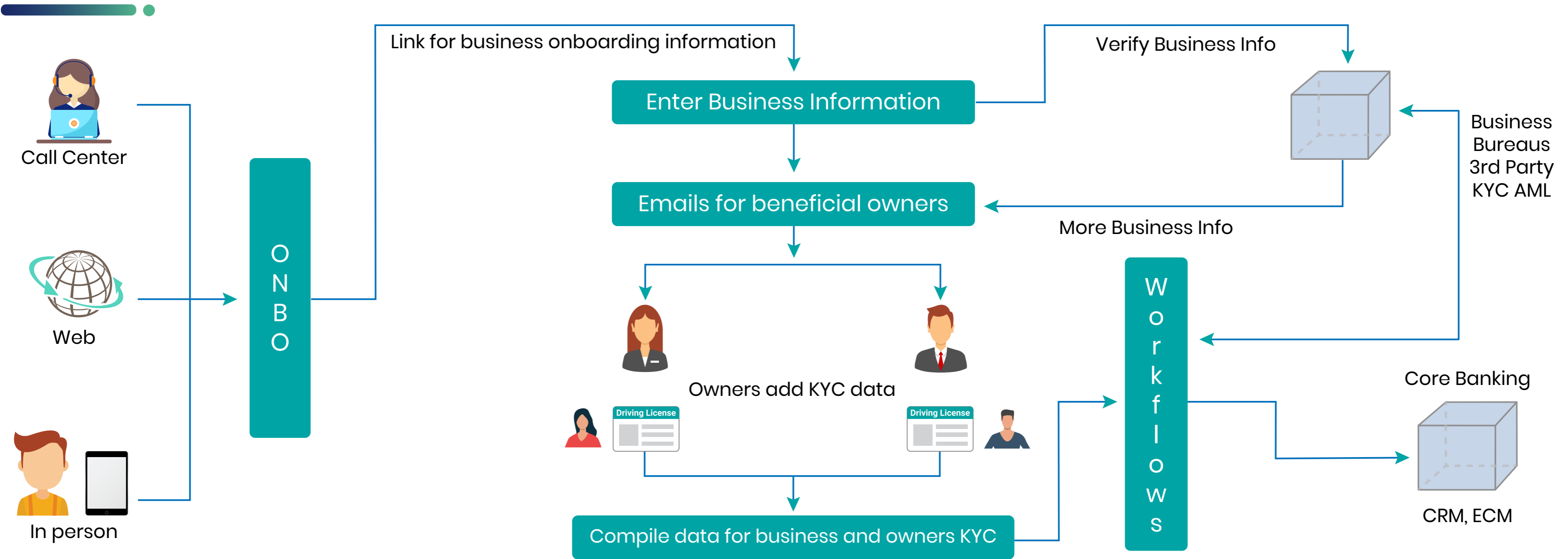
User captures ID, selfie (or other biometric). ID validated and biometric matched. OCR data used to fill form. Additional data (signatures, video etc.) captured.

Validations and logic applied to data. Data sent to 3rd party systems for basic security and application origination checks.

Additional 3rd party verifications as required. Automated and manual checks applied as workflows.

If rules fail notification sent back to original applicant. If all rules pass, data is deposited to the system of record.

Onboard Businesses

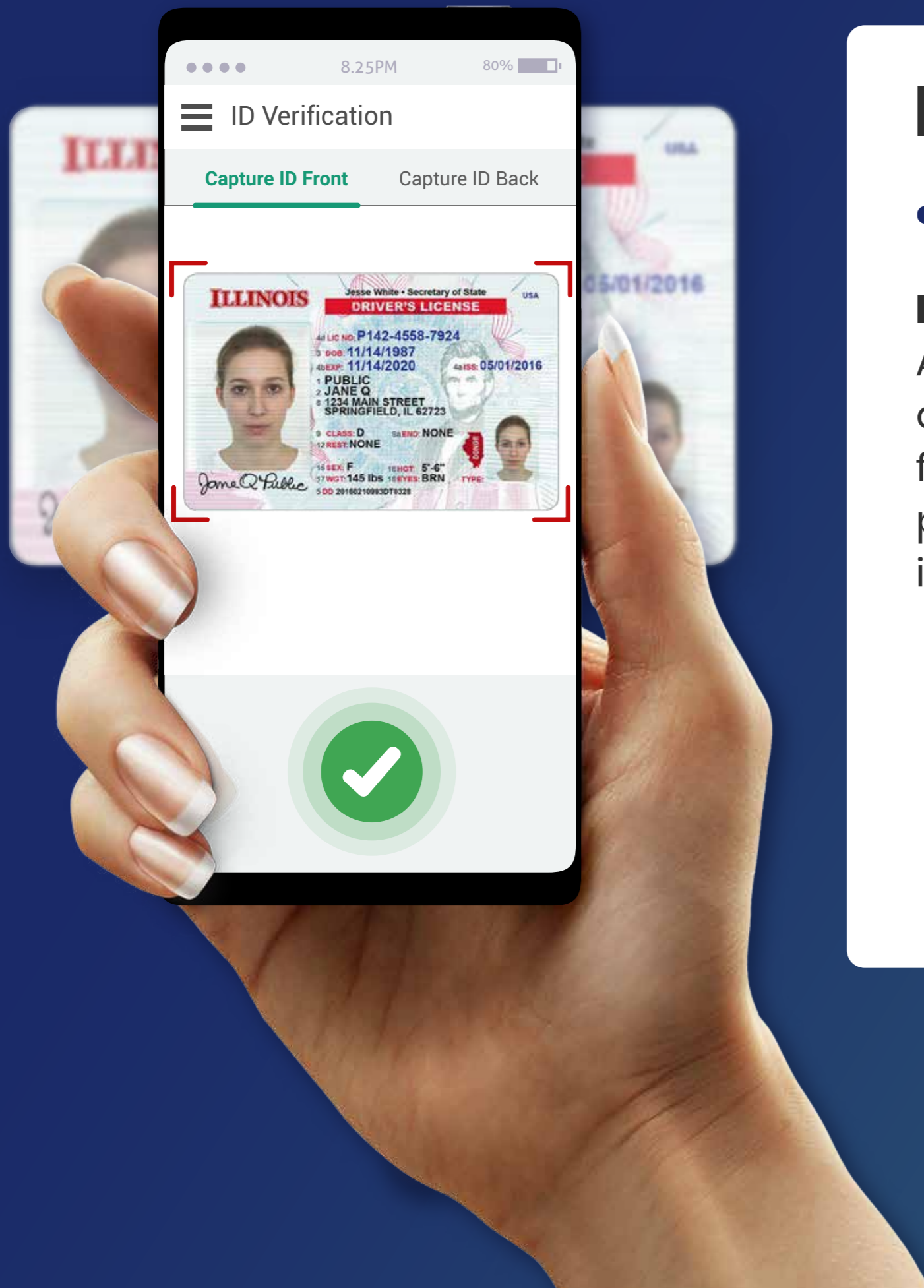


Omnichannel lead generation. Send email and contact name to OnBo.

OnBo sends link containing business onboarding form to responsible person

Business information including documents uploaded. Verified via business bureaus. Links sent to each beneficial owner for KYC. All Data compiled into a single business record.

More 3rd party verifications and workflow. Finally, approved data sent to system of record (CBS, CRM, ECM)



Identity Included

ID Image capture: Simple, Fast, Effective

AI analyzes image quality in the video. Lighting, focus, glare are calculated for each quadrant and the user is provided feedback in case of unsuitable conditions. Images from screenshots, electronic photo of ID documents, color or black and white photocopies are rejected in real time. When all image conditional are optimal the ID image is captured automatically.

Data Extraction: Accurate

Data from the front of the ID is extracted using OCR. Fonts, formats and check digits and security features are verified. Data is extracted from barcodes and machine readable zones (MRZ) and compared to the OCR data. AI helps detect ID tampering.

Selfie Biometrics

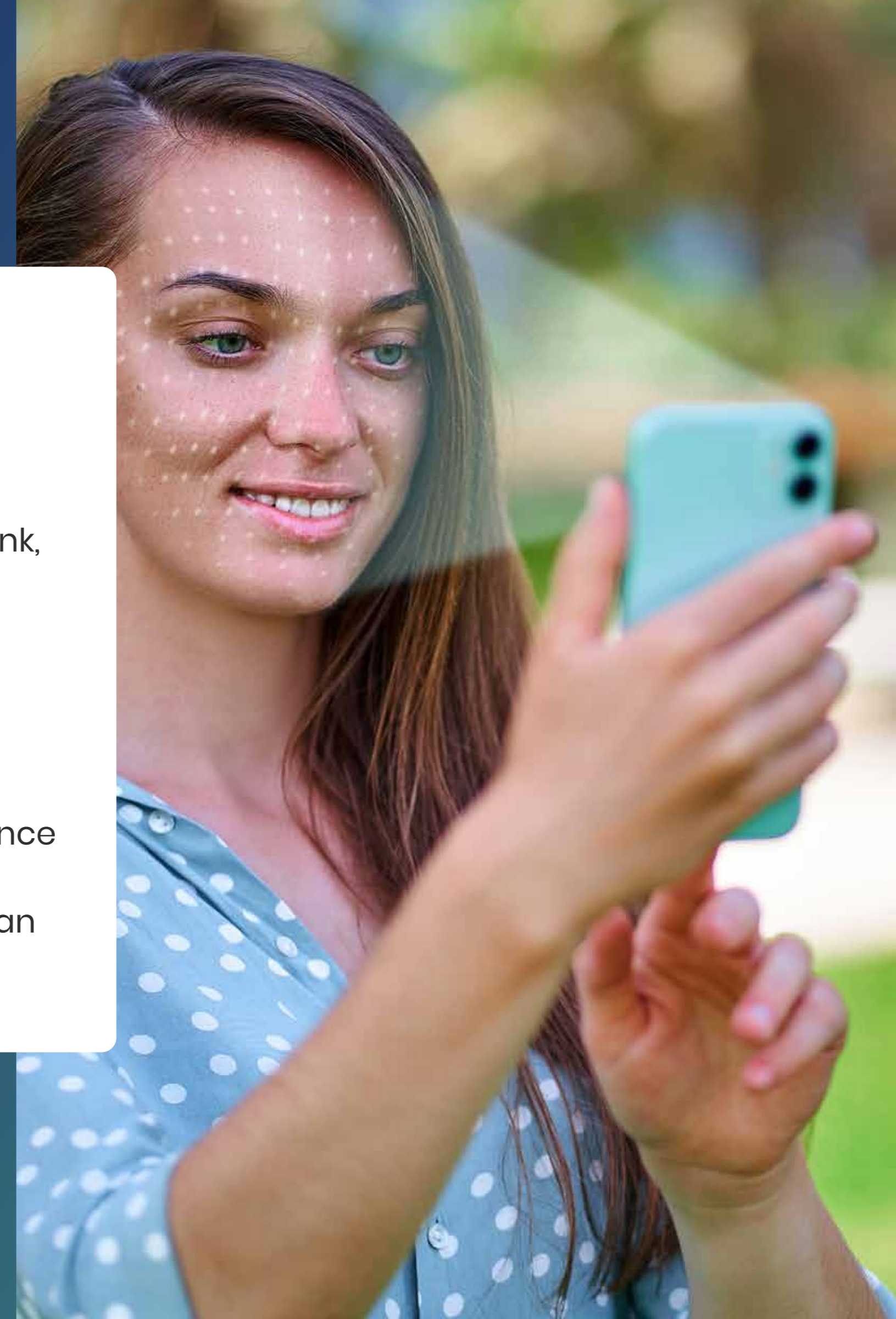


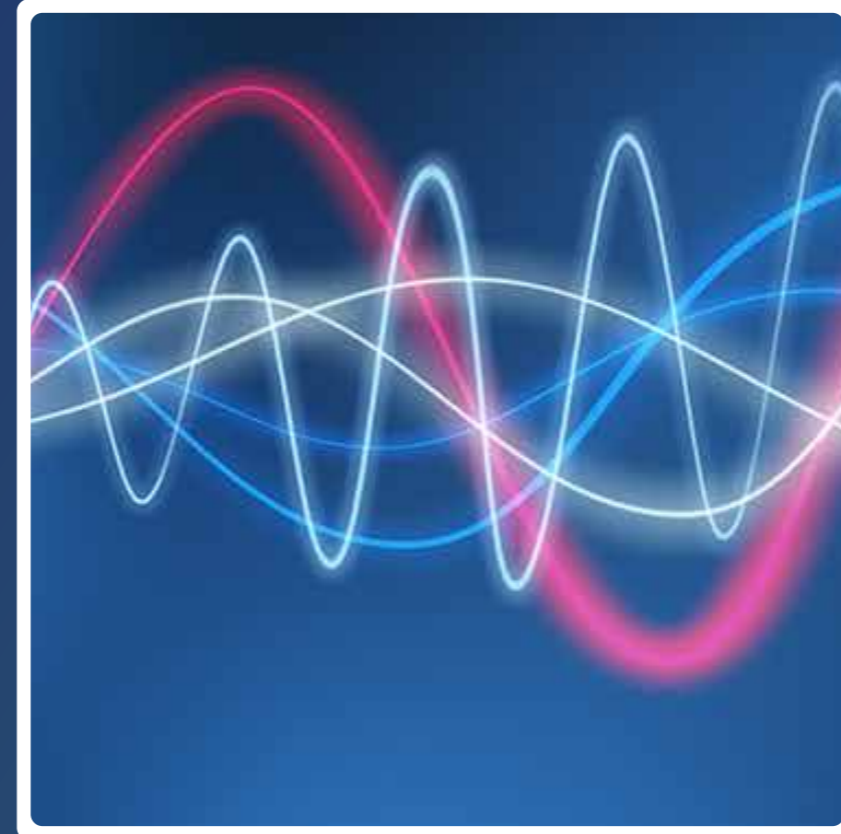
Passive Liveness Detection: Simple, Fast, Effective

AI analyzes image the selfie for liveness, no user action is required: No smile, no blink, no head turn, no zoom; just put you face in the oval and it is captured only if it is a live person and not a spoof. Third party tested to meet the standards of ISO/IEC 30107-3 for Presentation Attack Detection.

Face Matching: Simple, Fast, Effective

The live selfie is matched against the photo on the ID document automatically. Once enrolled, selfie biometrics can be used to authenticate identity for access to any service. Biometric deduplication during enrollment can ensure that one person can enroll only once into the database.





Other Biometrics

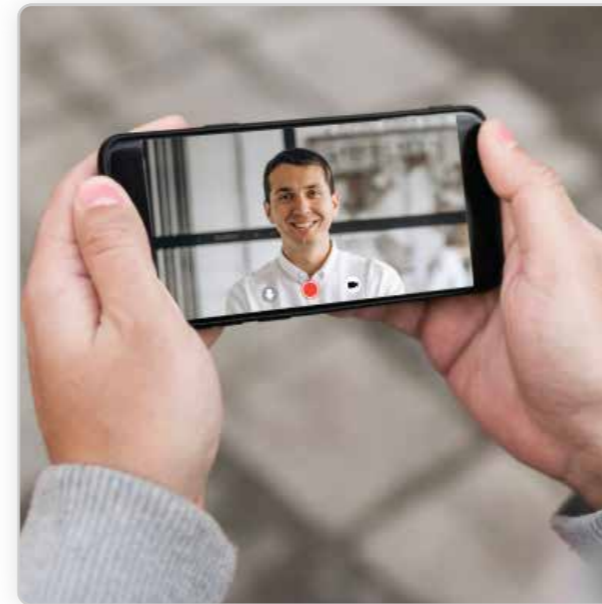


We support face, fingerprint, voice and iris biometrics. The biometric database can be built using any of these biometrics or any combination thereof. Multimodal biometrics (a combination of face and fingerprint, for example) can be used to provide extremely strong identity authentication. Biometric deduplication during enrollment can ensure that one person can enroll only once into the database.

Additional Features Available



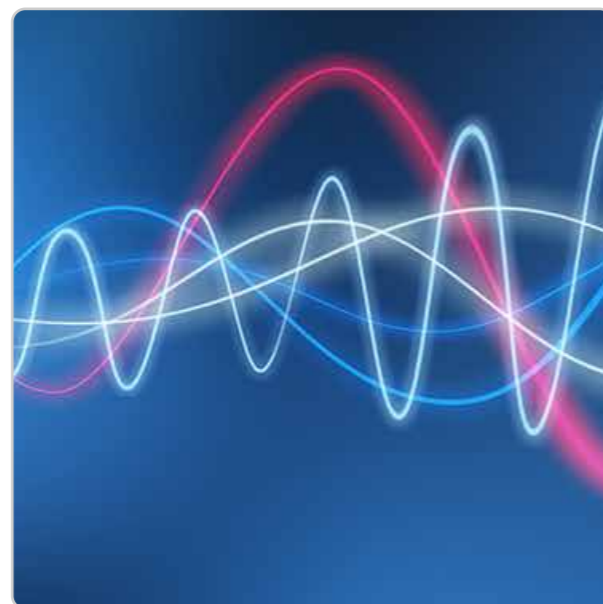
Signature capture



Video recording with biometric face matching



Video conference with biometric face matching



Voice recording with biometric voice matching



Location capture



Reading Barcodes, QR Codes

Omnichannel

Responsive UI transforms for phone, tablet or laptop screens. Mobile apps and web apps for self service and branch based service. True omnichannel experience allows users to start the application on any one channel and continue on any other channel. Access managed using conventional login/passwords, SSO, tokens or biometrics.



Mobile

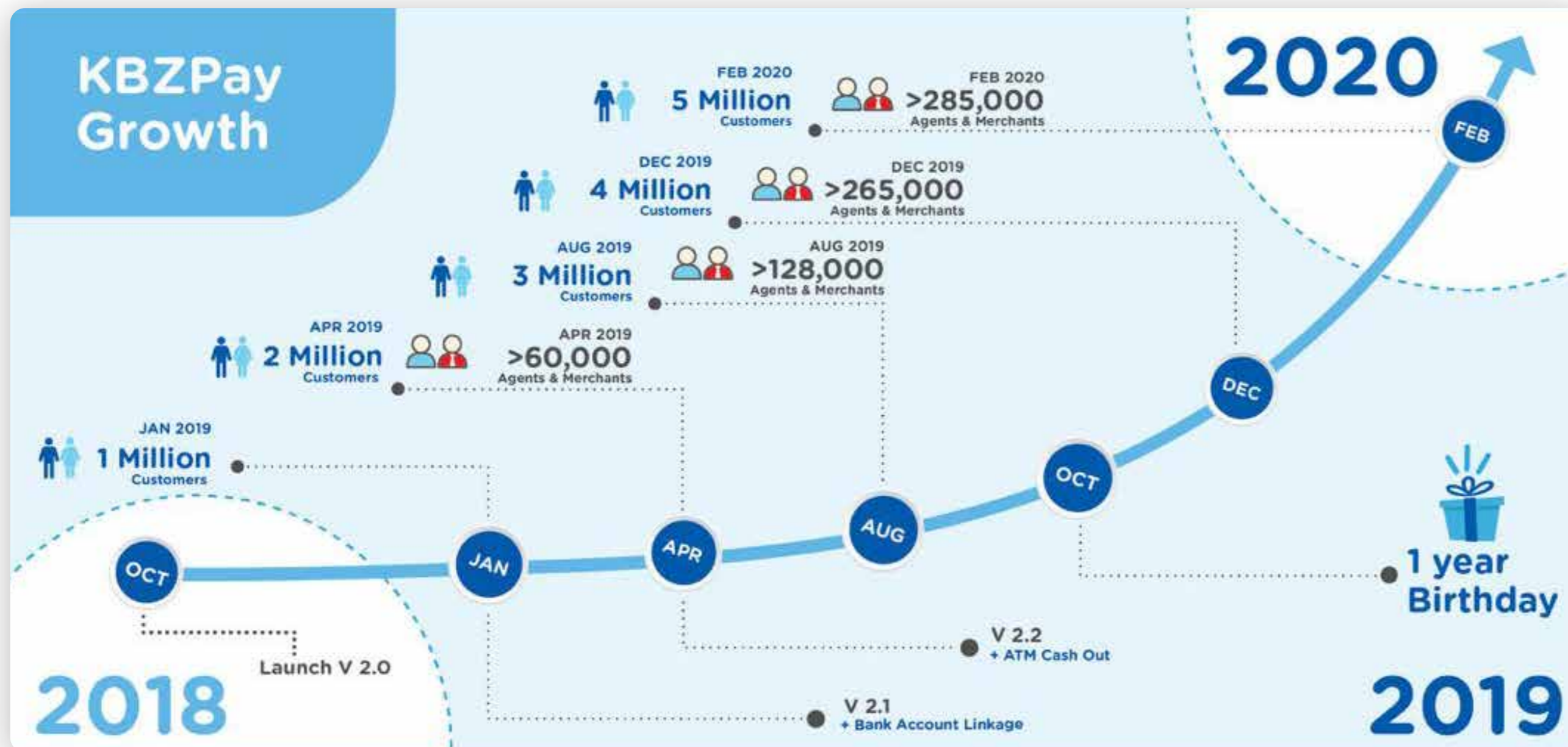


Web



Branch

Customer Success



Best domestic bank: KBZ Bank
Best digital bank: KBZ Bank

IDmission provides biometric eKYC and account opening to KBZ Bank and KBZPay for their agents and customers. Biometric deduplication is a key fraud detection and fraud prevention feature implemented by IDmission.

invex[®]



KBZ BANK



Afore Azteca



Santander

**Financiera
Sustentable**

Principal



**WESTERN
UNION WU**

**Pure Value
惠百真**

AFIRME

EKO/-



Ria

Republic Bank Limited

**Banco
Atlántida**

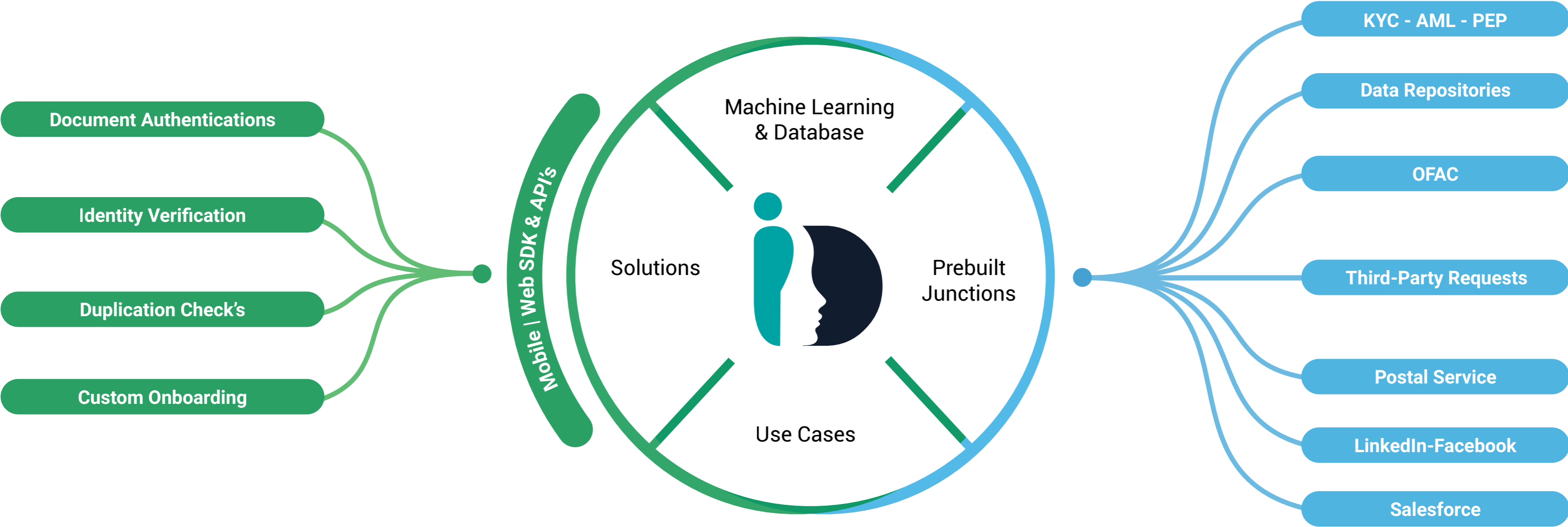
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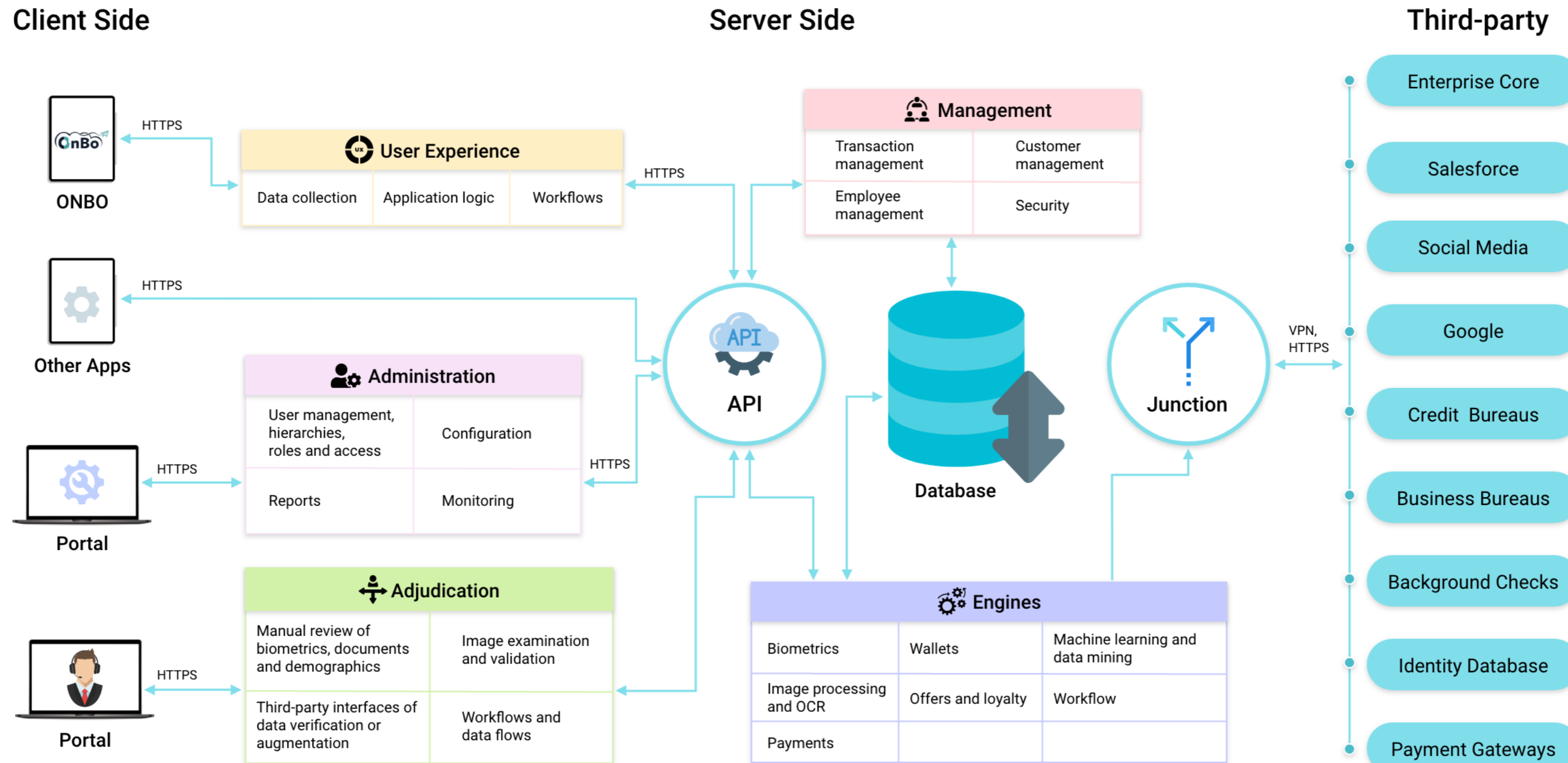
Over 70 Million Customers Served Digitally

Data Verification and Augmentation

For additional KYC/AML verifications, we can connect your data to any 3rd party KYC/AML provider using the Junctions module.



Comprehensive Onboarding and Identity Platform



[View Video](#)



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