

ID Proofing, Identity Verification & eKYC



A person's hands are shown holding several wooden blocks. One block is being placed on top of a stack of four other blocks. The letters on the blocks, from top to bottom, are R, I, S, and K, spelling out the word 'RISK'. The background is a blurred image of a person in a blue shirt.

IDmission is software that eliminates risk associated with false identities.

For validating identities to prevent liability and fraud, IDmission combines standards compliant security with passive liveness detection. Invisible by design, it applies biometric science to create security that doesn't get in the way of doing business.

Used in finance, ecommerce, the sharing economy, and regulated industries, IDmission establishes true identity without compromising the user experience.

Delivered as a mobile and cloud solution, or as technology components for advanced developers, IDmission creates powerful security for customers and communities in a fraud filled world.

Over 50 large financial institutions around the world use IDmission for 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 IDmission

Global



Support of identity documents from over 200 countries; this includes some 4,000 different types of identity documents including passports, drivers licences, national ID cards, residence ID cards, voter ID cards etc. Data is extracted automatically by OCR and by reading barcodes and machine readable zones (MRZ). Multilingual documents are supported.

Certified Secure



ISO/IEC 30107-3 test passed for Presentation Liveness 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.

Comprehensive biometrics



Support of 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.

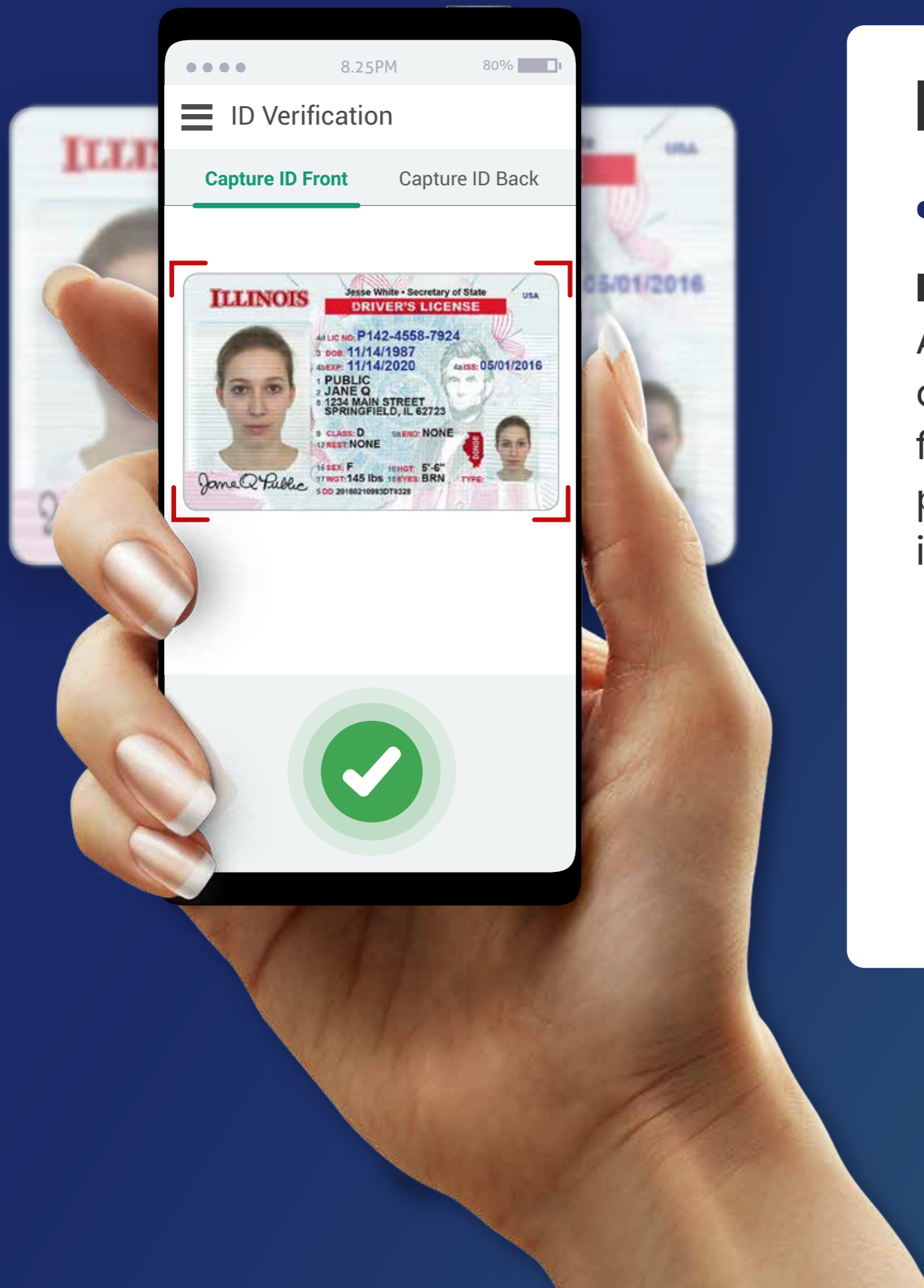
Simple



Easy for End User: Artificial intelligence assures ease of use for ID capture and selfie capture using passive liveness detection. Liveness is detected while taking a regular selfie, no user action required (no blink, no zoom, no head turn).

Easy for Developers: Our mobile / web SDKs and APIs make it extremely easy for your developers to integrate into our technology.

Easy for Business: Flexible business model with no prepay or minimum commitments.



ID Verification

ID Image capture: Simple, Fast, Effective

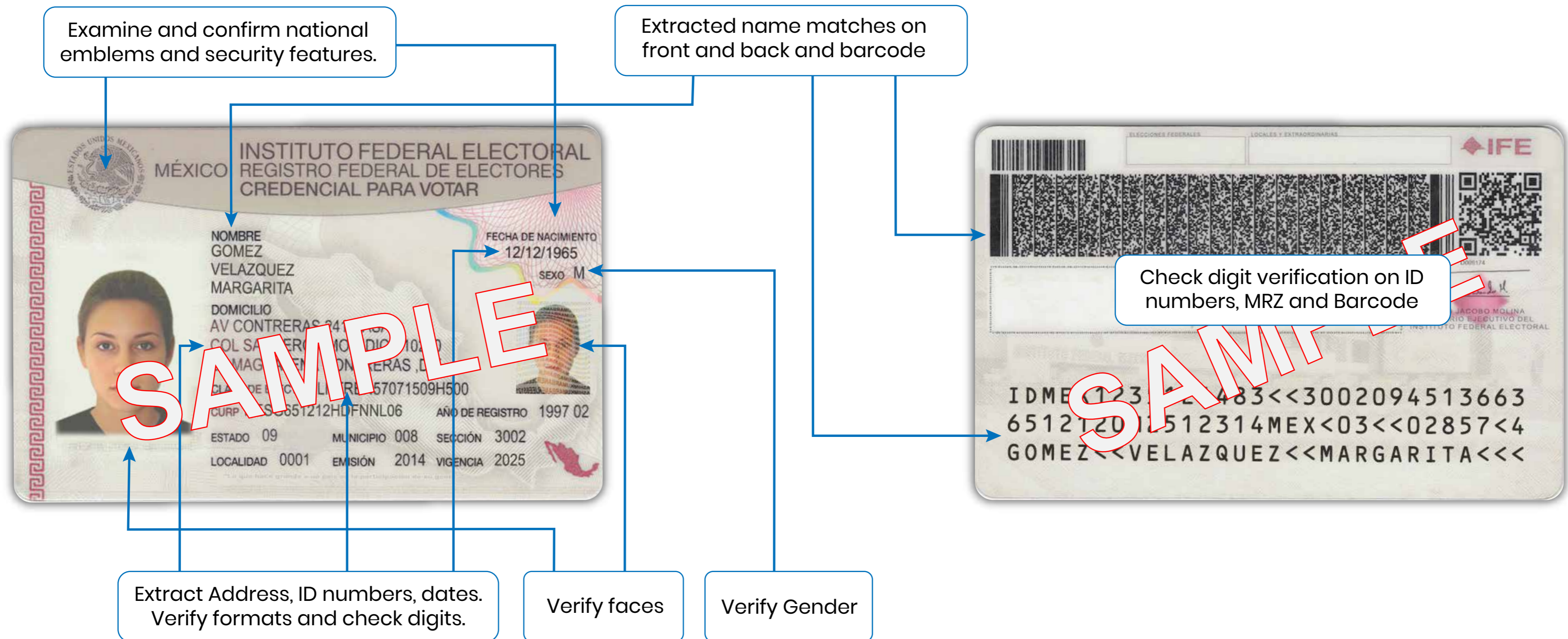
AI analyzes image quality in the video. Lighting, focus, glare are calculated for each quadrant and the user is provided feedback in case of unsuitable conditions. Images from screenshots, electronic photo of ID documents, color or black and white photocopies are rejected in real time. When all image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

Data extraction and validation

AI operates on the video stream on the device. Detects ID edges, computes, focus, glare and lighting. Real ID cards are distinguished from photo copies, screen shots and fakes from card printers.



Selfie Biometrics

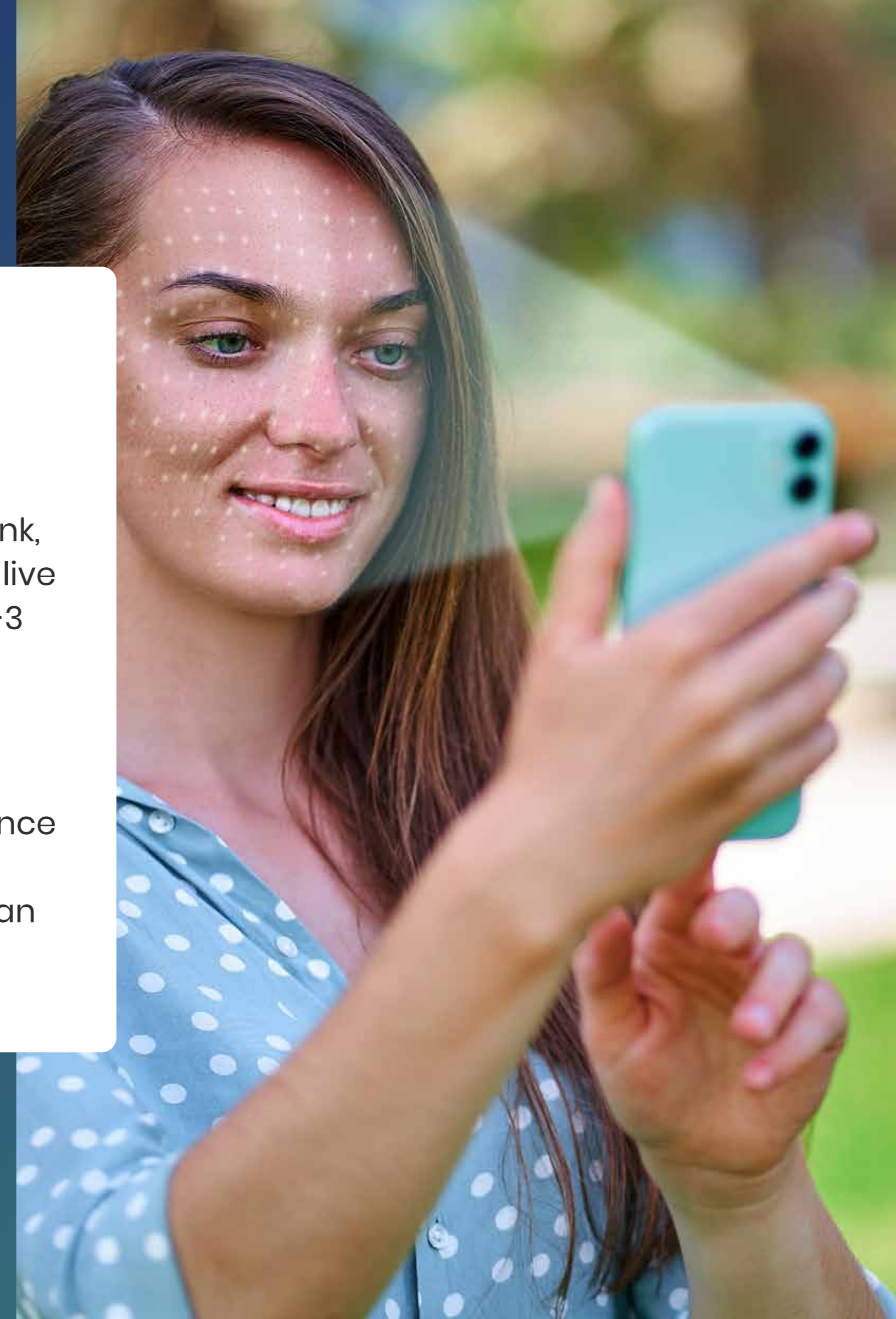


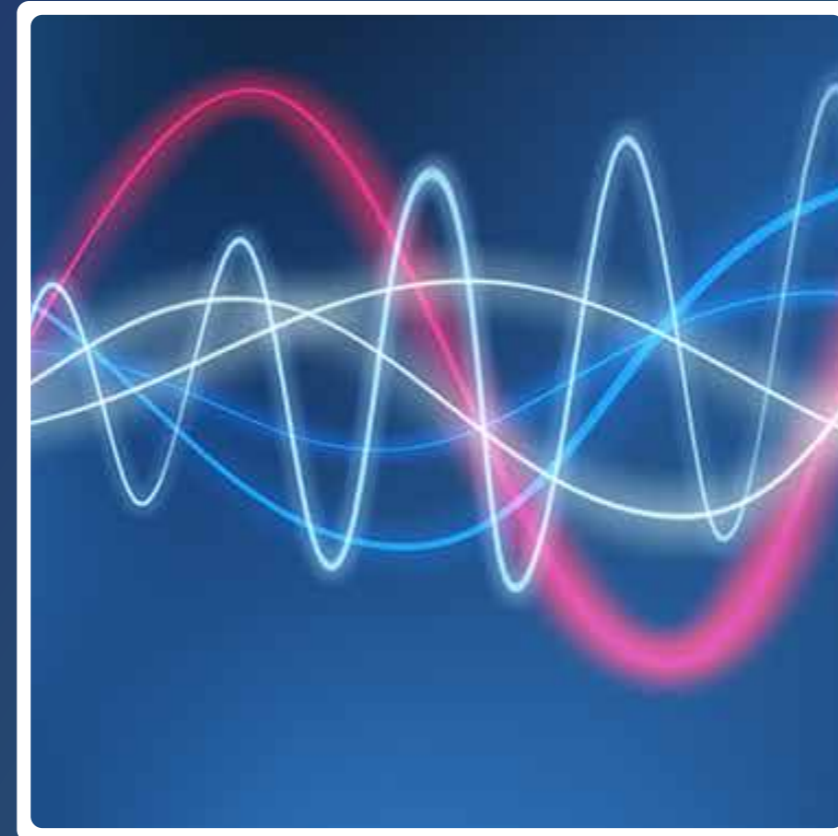
Passive Liveness Detection: Simple, Fast, Effective

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

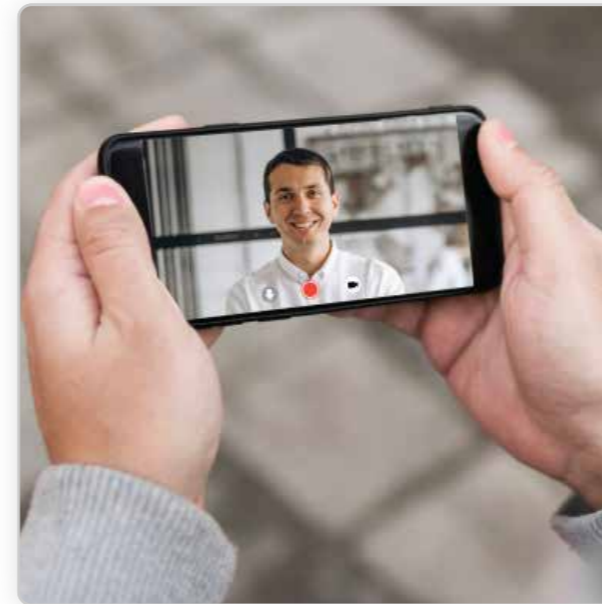


We support face, fingerprint, voice and iris biometrics. The biometric database can be built using any of these biometrics or any combination thereof. Multimodal biometrics (a combination of face and fingerprint, for example) can be used to provide extremely strong identity authentication. Biometric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

Additional features available



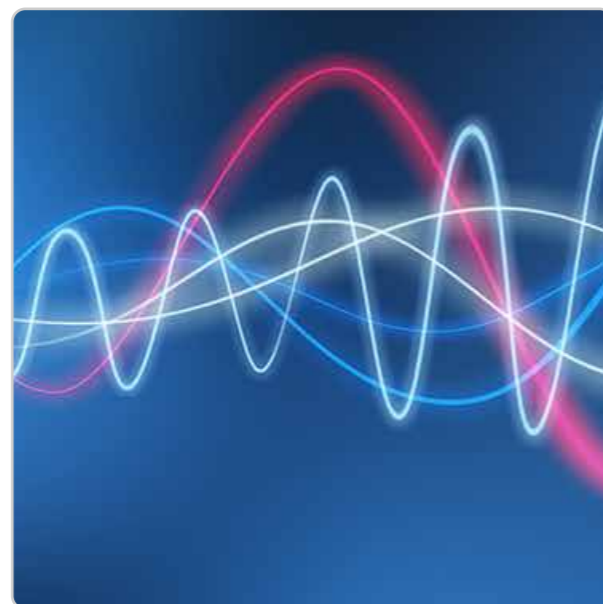
Signature capture



Video recording with biometric face matching



Video conference with biometric face matching



Voice recording with biometric voice matching



Location capture



Reading Barcodes, QR Codes

Integration Options



Mobile SDK

Easily integrate ID and Identity verification into your mobile apps with the Mobile SDK. Available for Android and iOS.



Web SDK

Easily integrate ID and Identity verification into your web page using an iFrame or our Web SDK.



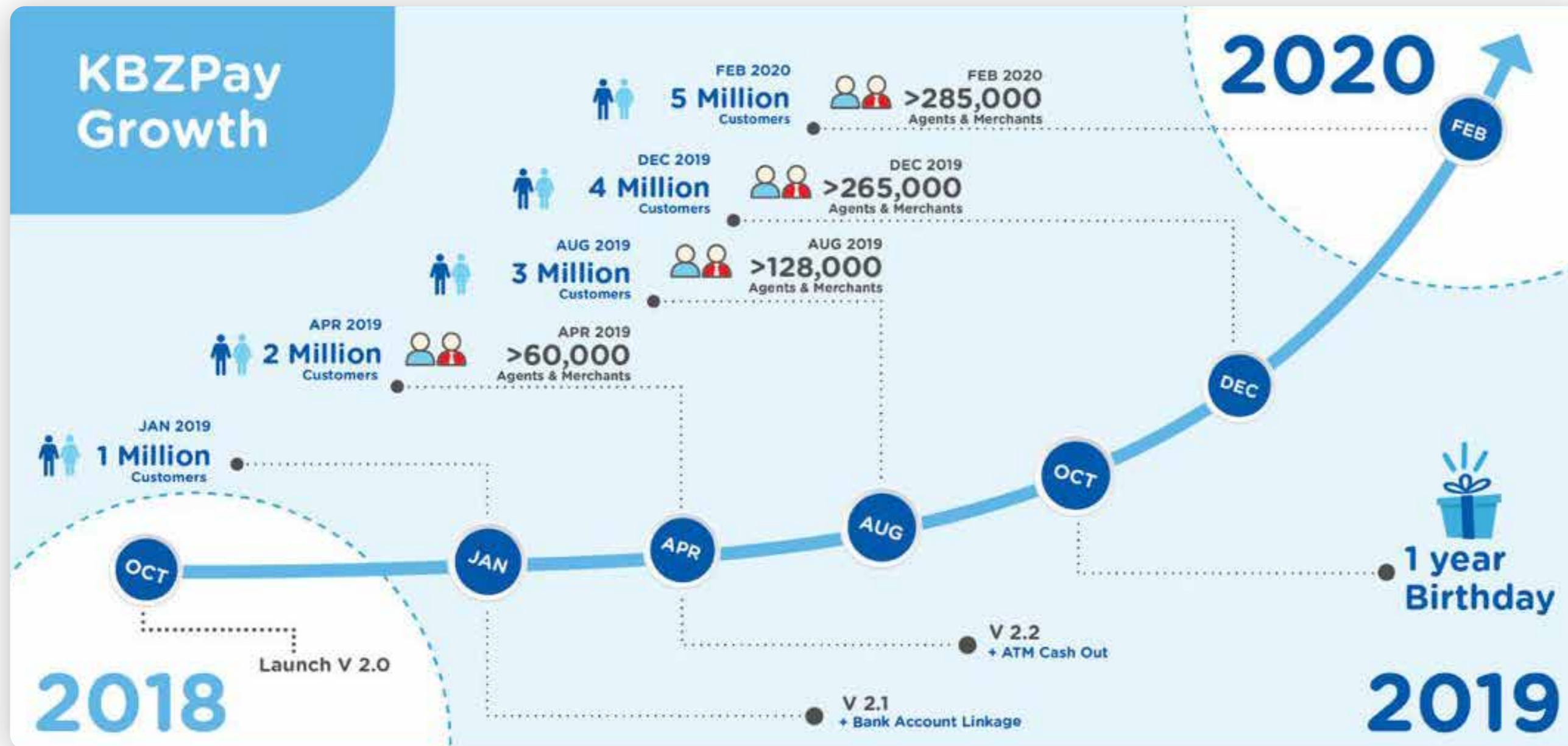
API

You can send us your ID and selfie over an API for ID and Identity verification.

eKYC processing statistics from the real world

	Auto Processing results	Comments	After Manual Review	Comments
Total Number of Transactions	16,337	Actual transactions performed by a global FI in Latin America	16,337	No change after manual review
Approved (with no human intervention)	15,999	Processing time under 30 sec	16,020	Manual review changed status of 21 transactions
ID Type Mismatch	256	This is caused by user error. One type of ID is indicated but a different type of ID is captured.	256	No change after manual review
ID Back not found	50	User Error where front of ID is presented when back is requested	50	No change after manual review
Selfie to ID not matched	7	Auto face matching found 7 mismatches	0	False Rejection
Security Features invalid	6	Auto processing found 7 possible tampered IDs	0	False Rejection
Expired IDs	9	Expiry date was in the past	9	No change after manual review
Suspected Tampered	10	Auto processing flagged these as possibly tampered	2	8 were falsely rejected

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**



AFIRME

EKO/-



Ria

Republic Bank Limited

**Banco
Atlántida**



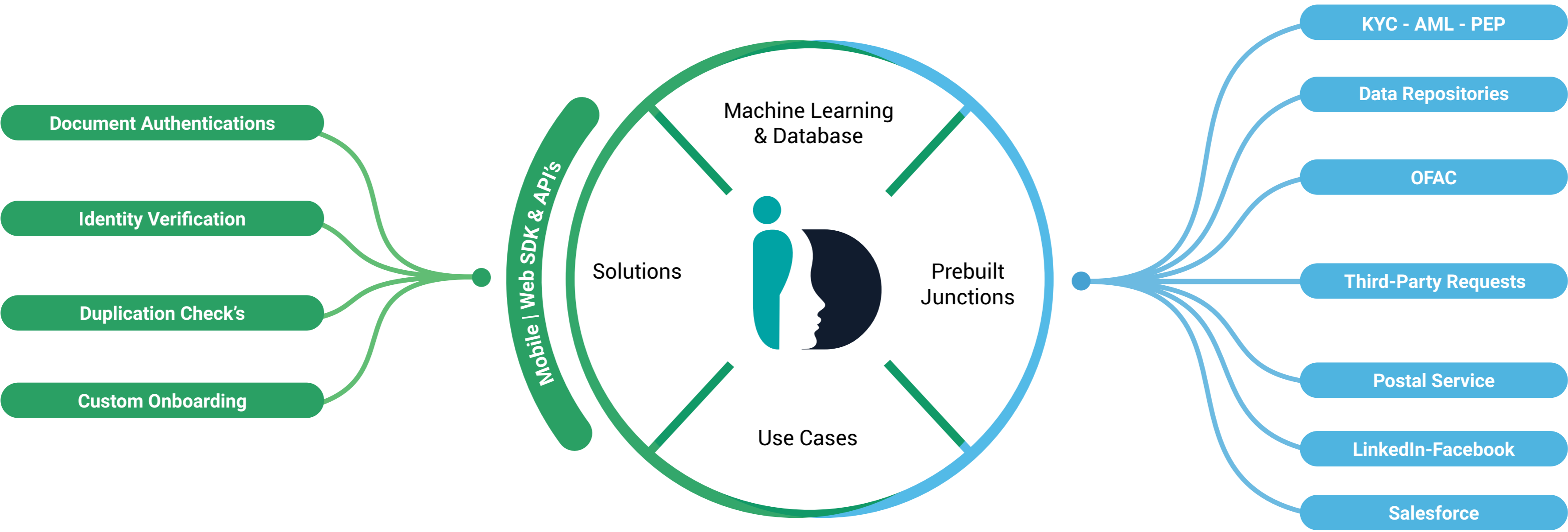
sura

Over 70 Million Customers Served Digitally

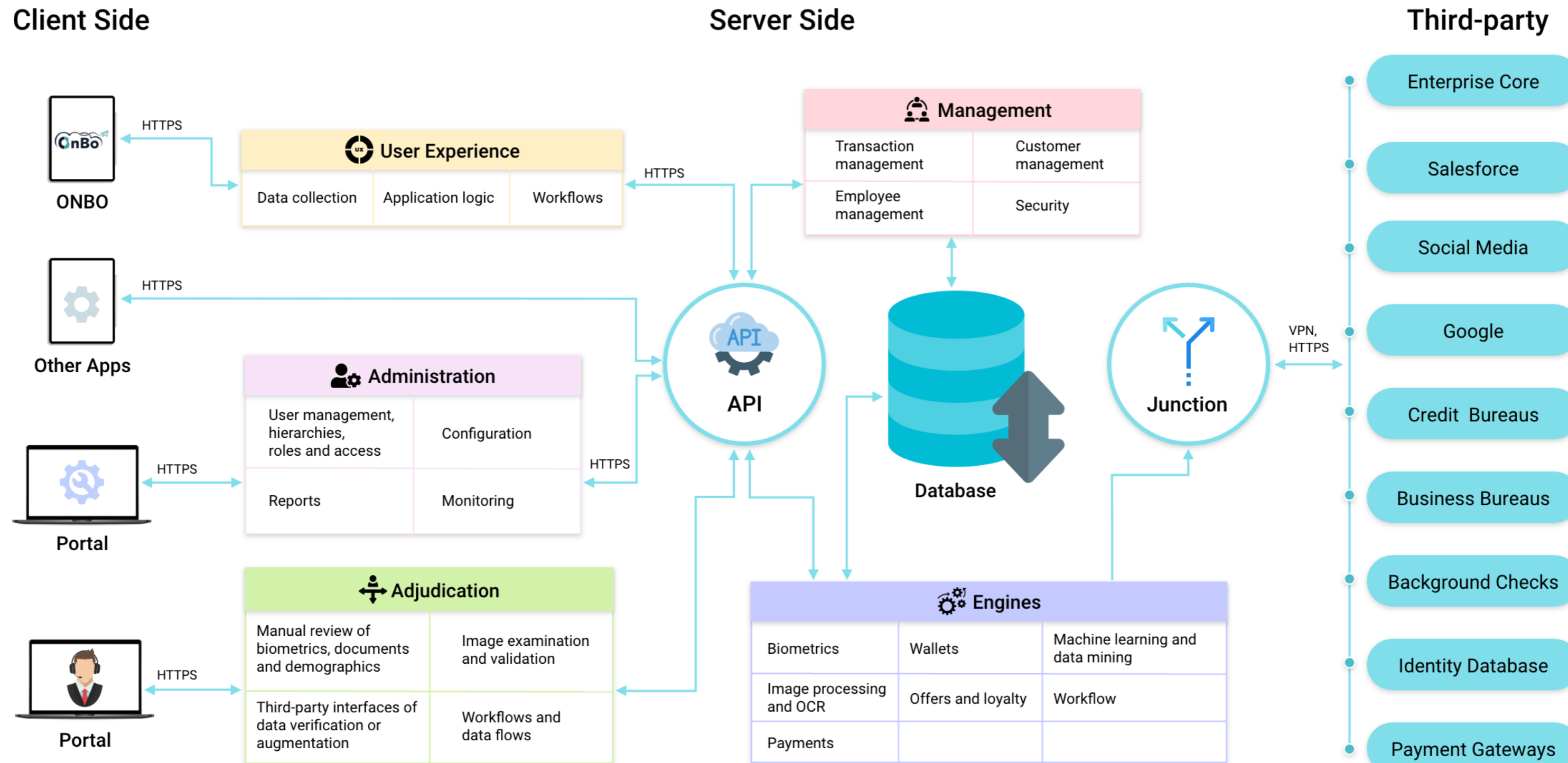
Data verification and augmentation



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



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