



FRICTIONLESS DIGITAL CUSTOMER ONBOARDING

THE CHALLENGE

In-person customer onboarding is painful, inconvenient, and one of the worst ways to make a first impression. But is there a safe, all-digital alternative that boosts customer acquisition, stops fraud cold, and ensures AML/KYC compliance?

DIGITAL ONBOARDING

All-digital customer onboarding from Daon isn't just more frictionless—it's more secure, too. In fact, it's been proven to reduce abandonment rates and operating costs while simultaneously stopping fraud and maximizing compliance. And with nearly 20 years of experience in state-of-the-art biometrics and biometric liveness, no competing solution comes close to the advanced capabilities of the IdentityX "two-in-one" platform for Digital Onboarding and User Authentication.

With IdentityX Digital Onboarding



- Take a selfie (liveness checks are performed during capture)



- Scan identity documents



- Integration with 3rd Party data sources to help perform AML and KYC checks (as necessary)



- Rule based decisioning to allow prompt response to the customer



- Customer uses biometrics to access their account

Legacy Experience



- Customer signs up online or in person



- Customer goes in person with identity documents and personal information



- Service provider uses data collected to perform KYC and AML in compliance with the country's regulator (as needed for their business)



- Service provider sends out-of-band message (letter, etc.) to a trusted contact point to link physical and digital identity



- Customer can access their new account using passwords or similar



- Customer must authenticate with password/OTP to utilize mobile app (even if it has biometric authentication)

KEY BENEFITS

Reduces customer friction

- Easier to enroll and lowers abandonment

Reduces cost and increases operational efficiency

- Less manual input and verification
- No chasing or storage of physical documentation from the customer

Speeds up time to revenue

- Quicker activation of customer

THE IDENTITYX DIFFERENCE

- Unified platform for Digital Onboarding and User Authentication
- Deep expertise in biometrics including the best liveness and quality techniques in the industry
- Comprehensive approach to security and auditing
- Solution is available on both mobile and web

DIGITAL ONBOARDING: THE PROCESS



WHAT THE **USER** DOES:

- Takes a selfie
- Scans ID document
- Reviews & confirms details
- Enjoys easy ongoing access

WHAT THE **SYSTEM** DOES:

- Captures biometric faceprint
- Performs both passive and active liveness checks to prevent spoofing
- Compares faceprint to biometric watchlists to spot known fraudsters and repeat applicants
- Compares image to live biometric faceprint
- Extracts customer information using optical character recognition (OCR)
- Integrates with 3rd party data sources to help perform AML/KYC checks
- Delivers prompt customer decision in accordance with fully configurable rules and workflows
- Compares live biometric faceprint to registered identity credential for simple, immediate access

THE SOLUTION

IdentityX Digital Onboarding is made up of the following components:

CLIENT SDKS

- Document capture
- Facial image capture
- Facial quality checks
- Biometric liveness – active, passive and more
- Document type recognition
- Fast OCR on mobile
- Device signals
- User feedback
- Integration readiness

MANAGEMENT CONSOLE

- Customer registrations
- Onboarding checks
- Matching and liveness results
- Management reporting
- Policy and configuration

DIGITAL ONBOARDING SERVER

- **ID Document Processing**
 - Document recognition
 - OCR
 - White light authentication
- **Scanning of Supporting Documents**
 - Scan utility bill e.g. for proof of address
- **Server Side Liveness**
 - Server directed liveness
 - Server liveness detection
- **Biometric Matching**
 - Document's facial image
 - Liveness video best frame
 - Trusted source matching
 - Biometric watchlist matching
- **Identity Registration**
 - API security
 - Secure Data at Rest

- **Process Applicants**
 - Integration to external data sources
 - Ability to maintain and match against multiple face watchlists
 - All decisions and actions based on configurable rules

ID DOCUMENTS SUPPORT

- **For fast OCR on mobile:**
 - Machine-readable passports
 - Driver's licenses
 - National IDs
- **On server recognition:**
 - 6,000+ documents including passports, driver's licenses, national IDs and more
 - 190+ countries in Asia, Africa, Europe and the Americas
 - OCR, MRZ and barcode processing
 - Ability to add support for non-standard document types



sales@daon.com | 703-984-4000 | www.daon.com
11911 Freedom Drive, Suite 900 | Reston, VA 20190