CUSTOMER ONBOARDING

Acquire and verify identity in-branch and online

Because trusted identities are the cornerstone of secure financial services, service providers need to be able to acquire and verify customer identity whatever the channel.

ID proofing challenges

Applicant identity verification is the first step that leads to the registration of reliable digital identities in order to build a robust customers' database.

Identity verification consists in ensuring the applicants are who they claim to be with a stated level of assurance. When it comes to acquire and verify identity either in-branch or remotely, financial institutions face conflicting challenges:

- Boost customer acquisition
- Improve customer satisfaction
- Streamline and accelerate customer onboarding
- Improve operational and commercial efficiency
- Comply with very stringent regulations (Anti Money Laundering, terrorist financing laws, Know Your Customer regulations)
- Mitigate the fraud risk.

Our global approach

IDEMIA custom solution addresses the need for in-branch and remote customer onboarding.

IDEMIA offers a powerful identity verification service to perform evidences validation, user verification and counterfraud checks. The result is an identity assertion and a level of assurance that genuinely gives the financial institution the confidence needed to proceed in safety. Users' privacy is guaranteed.

IDEMIA offers increased mobility and convenience, by enabling users to experience a remote registration anytime, anywhere, from their own smartphone.

Generate revenue

- Increase subscription rate
- Reach and engage with new customers (millennials, Tech-savvy, etc.)
- Reduce fraud cost and human errors
- Improve operational efficiency by reducing onboarding delays from weeks to minutes.

Improve customer experience

- Speed up onboarding process
- Streamline customer experience with biometrics
- Enable users to access banking services immediately: open an account, get digitized payment cards on mobile within minutes after onboarding

Why IDEMIA?

- Worldwide leader in biometrics for fingerprint, face and iris backed by +30 years of experience
- Cutting-edge ID documents expertise worldwide
- Holistic approach to customer registration (multiple channel, use cases and users)
- Comprehensive trust portfolio to build a secure and customized digital journey: customer onboarding, authentication, online contracting, digital payment.

Establish trust and compliance

- Fulfill risk management obligations
- Reduce fraud
- Comply with regulations: KYC, AML, PSD2, eIDAS
- Make users adopt digital services wholeheartedly

⟨⟨|⟩⟩ IDEMIA

Typical remote customer onboarding workflow

The "not-yet-customer" is registering for an account using nothing more than his/her smartphone. He/She just has to capture his/her personal and biometrics data via his/her mobile phone.

Data are acquired and background checks are completed, to verify the identity's uniqueness and the user's eligibility.

It is easily customized to the local specificities (ID documents, government services, etc.), the regulations and business rules.

Evidence validation
- ID document autocapture
- ID document genuineness checks
- Telco checks
- Consistency checks

User verification
- Face auto-capture
- Liveness detection
- Biometric verification
- Knowledge based verification

Counter-fraud checks
- Country specific data sources
- Anti-money laundering checks
- Financial and digital footprint analysis
- Blacklist checks.

Verification consolidation
- Verification checks consolidation
- Identity assertion generation
- Level of assurance attribution

REMOTE IDENTITY VERIFICATION SOLUTIONS

SDKs
- ID document verification from an image or the document chip
- User verification using biometrics and antispoofing measures to compare the face extracted from the document and the live capture.

ID PROOFING WEB SERVICES
- Verifications workflow management and back-end verifications
- Consistency and anti-fraud checks
- Connection to 3rd parties verification services
- Effective tracing of the ID proofing process, via an audit trail.

IN-BRANCH IDENTITY VERIFICATION SOLUTIONS

ID DOCUMENTS READER
- ICAO Machine Readable Travel Documents
- Advanced security features check/validation on non ICAO documents.

BIOMETRIC CAPTURE DEVICES
- Multi-biometric modalities acquisition devices (face, contact/contactless fingerprint sensor, iris)

BIOMETRIC ENGINE
- Biometric engine to perform authentication (1:1) and deduplication (1:N) of biometric data

ACQUISITION TABLET
- High quality acquisition tool perfectly suited to customer enrollment in a doorstep configuration
- Acquisition of alphanumeric and biometrics data

IDEMIA

Join us on

www.idemia.com