

Verification of ID Ownership - BioID PhotoVerify for Remote Identity Proofing



Identity proofing against certain legal identity documents is typically required for the financial service industry when onboarding a new customer. Traditionally, this has required the customer to appear in person or carry out a video-chat ensuring a "face-to-face" remote process, in order to perform the necessary validation of the ID document and its ownership. So far, this is costly and time-consuming, offers poor user experience and raises the concern of human error.

When it comes to remote identity proofing, biometrics provide multiple and significant advantages. Unlike other authentication methods, biometrics explicitly bind individuals to their identities, whether physical or digital representations. In the online world, this is the key to preventing identity thefts and frauds. In addition, biometric authentication offers a unique intuitive user experience which leads to a compelling and competitive advantage.

BioID PhotoVerify for biometric verification of ID document ownership enables many applications including such as:

- Registration for online banking and financial services
- Identity proofing for pre-paid SIM Card activation
- Online renewal of digital identities as well as identity documents
- Identity-assured password reset or account recovery
- Electronic document signing and online legal transactions
- "Proof of life" verification for recipients of pensions, welfares, and other benefits



Convenient real-time user experience



Prevention of identity theft through live detection



Cost efficiency through automation

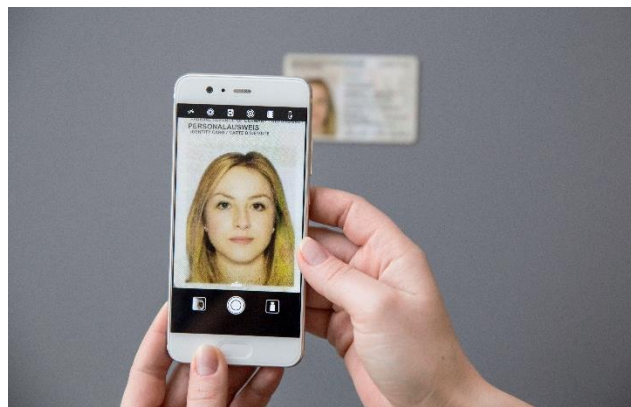


Face recognition for reduction of human error

How it Works

BioID PhotoVerify is geared towards excellent user experience combined with high levels of assurance. Thus, it only requires three images, captured through the user's webcam or smartphone camera:

- **Two live recorded selfies**, which are analyzed concerning movement and texture to ensure the presence of the user.
- **One ID photo**, such as a passport or driver's license, which is compared to the live selfies. Ideally, a digital ID photo that can be fetched from an e-passport will provide even more accurate results.



BioID PhotoVerify is performed within seconds and delivers highly accurate results. Most importantly, BioID's patented liveness detection ensures critical user's presence at high assurance levels, preventing both photo and video replay spoofing attacks.

To reflect the real-world situation in terms of usage, availability of digital ID photos, lighting conditions, as well as user experience, BioID PhotoVerify offers several accuracy levels for applications to adapt accordingly. In most cases, BioID PhotoVerify's False Acceptance Rate (FAR) can be set as strict as 0.1%, making this service suitable for applications that are required to meet regulatory compliances such as KYC/AML or the like.



Know Your Customers with Confidence

Various regulations such as KYC (Know Your Customer), AML (Anti Money Laundering) and PSD2 (Payment Services Directive 2) challenge service providers to deliver strong but intuitive identity proofing.

Two essential steps are required for compliant remote onboarding: (1) determining whether the presented ID document is genuine, and (2) verifying the ownership of the ID document. While there are many solutions available for step (1) in the form of document authenticity checks, step (2) has however remained a serious challenge.

As a biometrics expert, BioID offers a powerful AI-based technology for verifying the ownership of ID documents through its PhotoVerify Service (SaaS) in real time. The API is based on BioID's long proven proprietary face recognition and liveness detection technology. It can be integrated directly into any website or mobile app. It is platform and device independent supporting any standard cameras.

With BioID PhotoVerify, remote identity proofing simply is a frictionless real-time user experience.

Contact