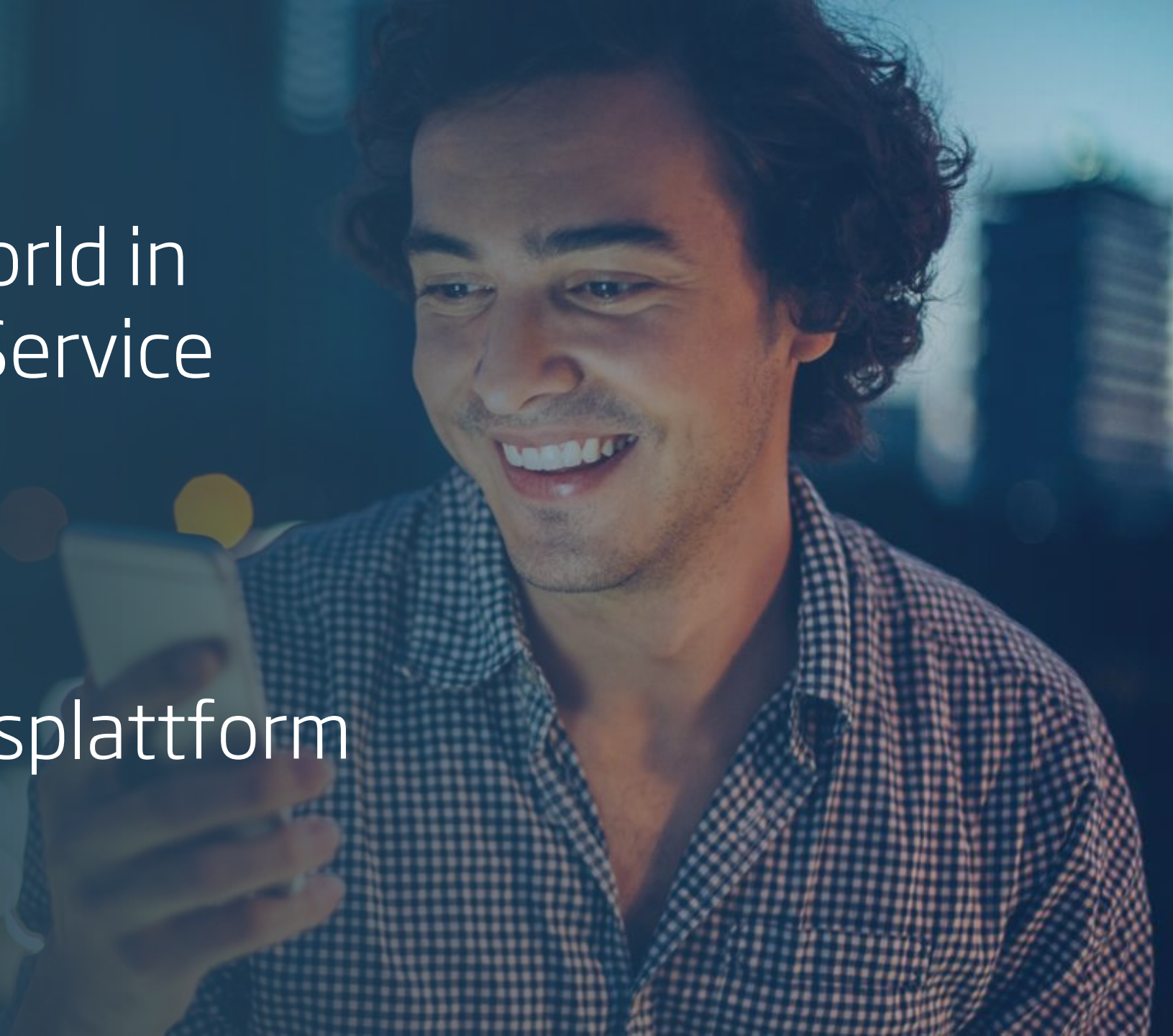




Leading the World in  
Identity-as-a-Service

IÖB Innovationsplattform  
10/07/2019



# We are IDnow ... we enable Secure Growth



Started in  
2012



150+ employees and  
350+ trained & approved  
ID specialists



European Patents  
on Video  
Technology



Over 850 clients  
in Europe



Checks available in  
195 countries  
covering over  
7 billion people

## Trusted by more than 850 customers



Sparkasse wirecard



## Our Global Partners



# Companies Face High Costs for Onboarding Customers Securely



## Loss of Customers

Up to 60% drop-off rates in customer onboarding



**Lost value of € 50-200 per customer**



## High Fraud

Increased online fraud attempts



**€ 16 bn costs due to identity theft**



## More Regulation

Companies need to comply with increasing regulations



**€ 100 bn will be spent on RegTech by 2020**

# A flexible platform, best for your regulatory, security & user experience needs

## IDnow PLATFORM



### Autoident

AI-powered & fully automated ID verification



### Videoident

Video-chat based identification with trained specialists



### eID

NFC-based fully automated ID verification



### eSign/QES

EU regulation compliant electronic contract signing

### Single API / SDK

AI-powered, multi-client configurations, SaaS/on-premise, archiving

### Data Layer

Cross-client blacklist, additional data attributes

### Technology

Trained AI-algorithms, millions of training data & idents, ID database

## IDnow Platform

# IDnow covers your global ID verification needs



### Secure

- Technologically-sound platform
- Data is protected and secured within redundant data centers
- High service uptime



### Compliant

- Compliant with all European regulatory requirements, even the most rigorous
- Only provider covering all levels of compliance, Europe-wide
- Covers ID documents from 193 countries



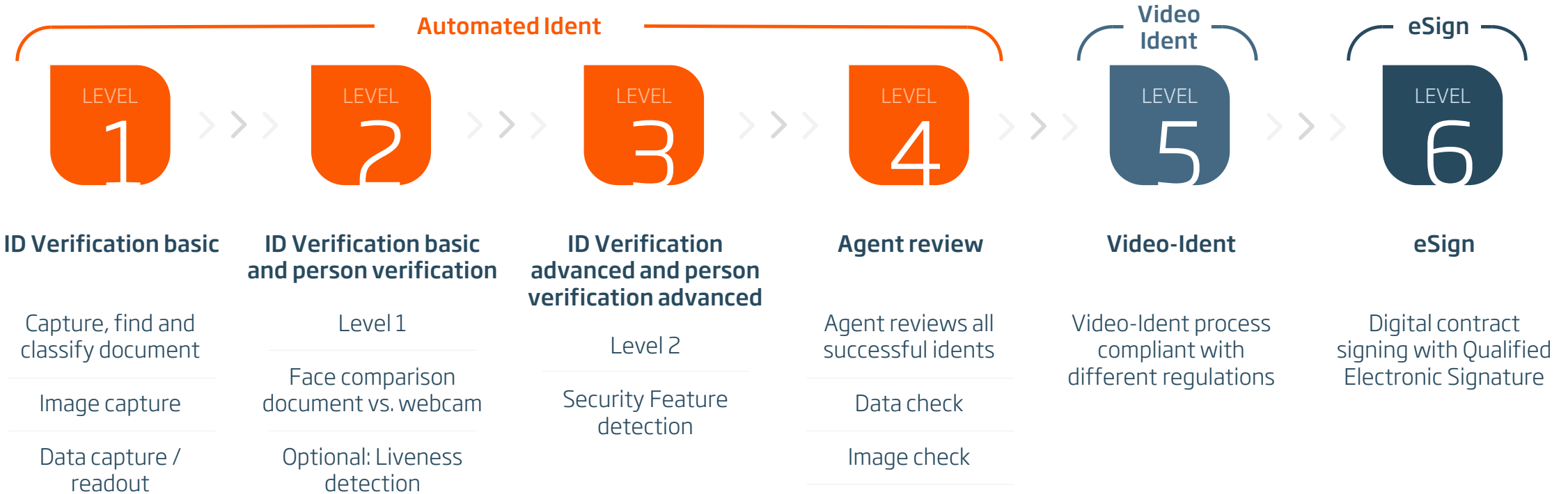
### Enhances Conversion

- One stop shop for all ID verification
- Single API for simplicity of integration
- Integrates seamlessly with your customer acquisition or onboarding engine



# IDnow Platform

## Different levels of identification - scaled to customer needs



Flexible and scalable system platform addressing different regulatory needs and exception handling







## IDnow Platform

# Choose between our Full Service, SaaS Solution and On-Premise

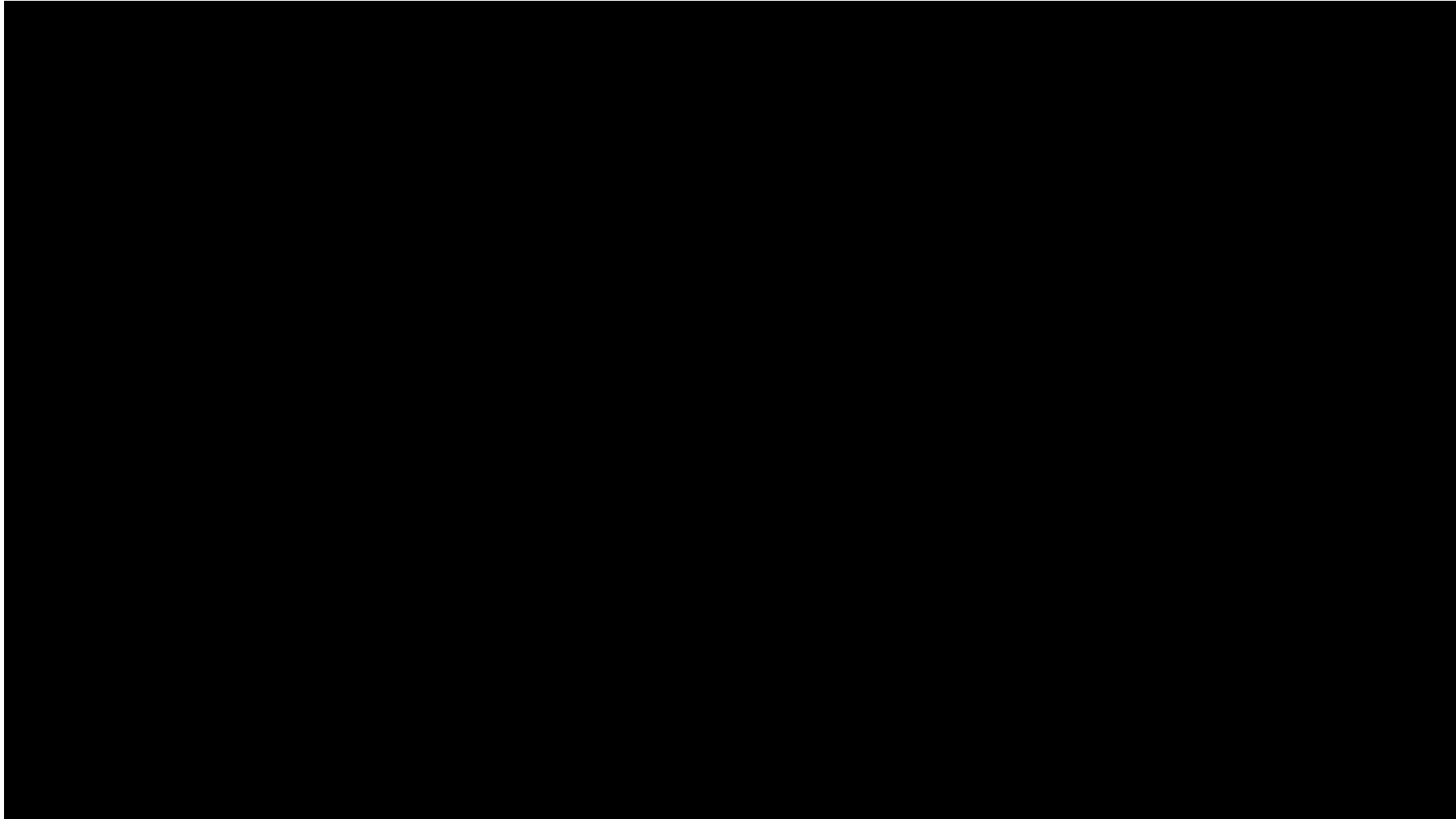
The core IDnow offering is available in three operational models:

## Full-Service, Software-as-a-Service and On-Premise

	Full-Service	SaaS Software-as-a-Service	On-Premise
 Full IDnow platform, technology and software	✓	✓	✓
 Software and Backend hosted and maintained by IDnow	✓	✓	Your own premises
 Handling of customer idents and operation of ident specialist software	IDnow Ident Specialist	Your own staff	Your own staff
 Training of your staff by IDnow Ident Specialists		✓	✓

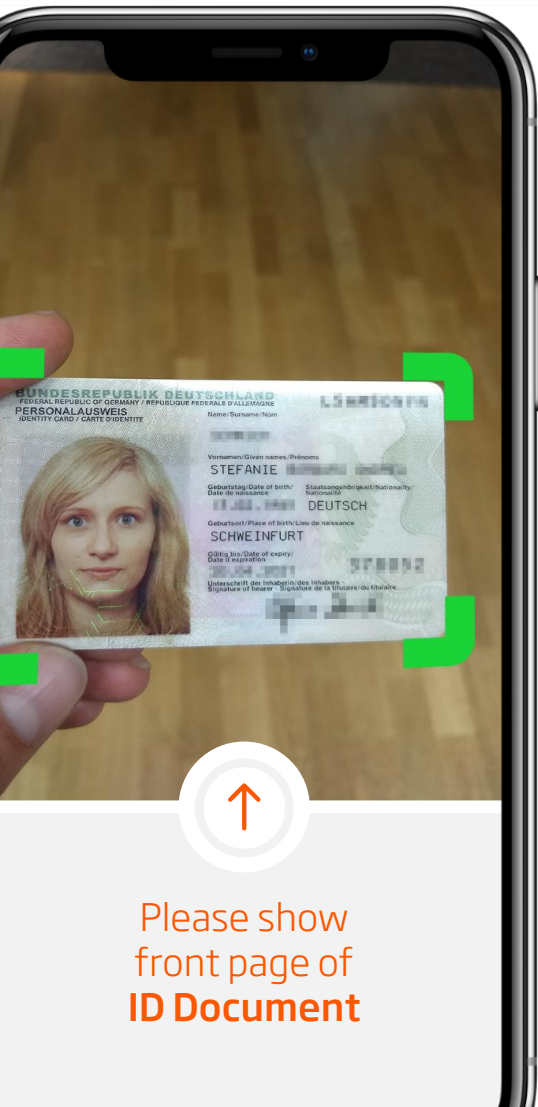
**Product Autoident**

Autoident: the fastest way to verify your customer's identity



# Level 1

## Automatic Document Read



Please show  
front page of  
**ID Document**

Document  
ID Card, DE

Name  
Stefanie

Nr  
LD34HN50NVN



### Benchmark Usability

- Fast - automatic image capture / quality check
- Automatic: Country / ID Document Recognition
- 65 Countries and their documents supported
- Leading OCR solution



### Data Privacy

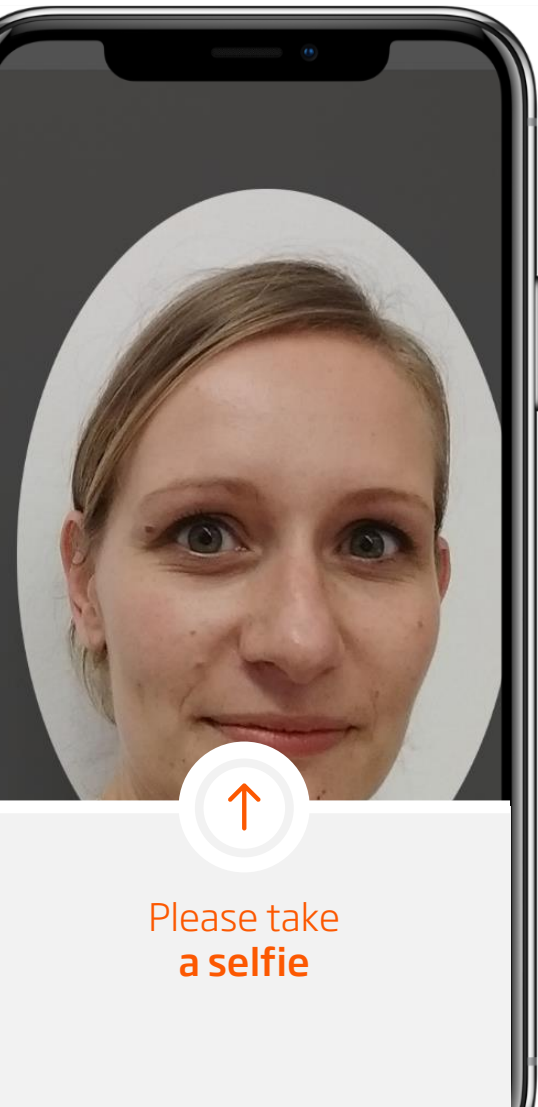
- EU/Germany based system hosting
- Fully compliant to latest EU GDPR regulations



### Certified / Audited

- Redundant data center
- Quarterly security check-ups / yearly penetration testing

# Level 2 Biometrics



## Benchmark Usability

- User friendly selfie process
- Automatic image quality recognition
- Probability scoring



## Security

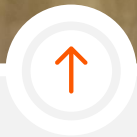
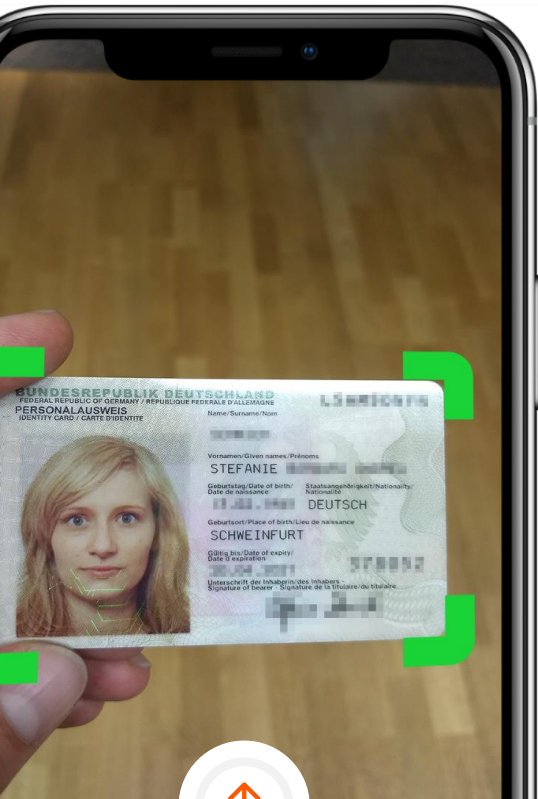
- Comparison based on machine learning
- Recognition rates comparable to trained human specialists
- Use of dedicated algorithms for Selfie vs. Document use cases



## Optional “Liveness Detection”

- Liveness/Real Person detection
- Blocking image/video fraud

# Level 3 ID Document Genuineness Check



Please present  
your **ID Card**  
Tilt it in different  
directions



## Increased security

- Good fake IDs already available at € 50
- Machine learning algorithms used for dynamic (video based) security feature detection
- Detection of correct security features like holograms and optical variable inks
- Electronic readout (NFC) optional for further increase in security



## Platform coverage

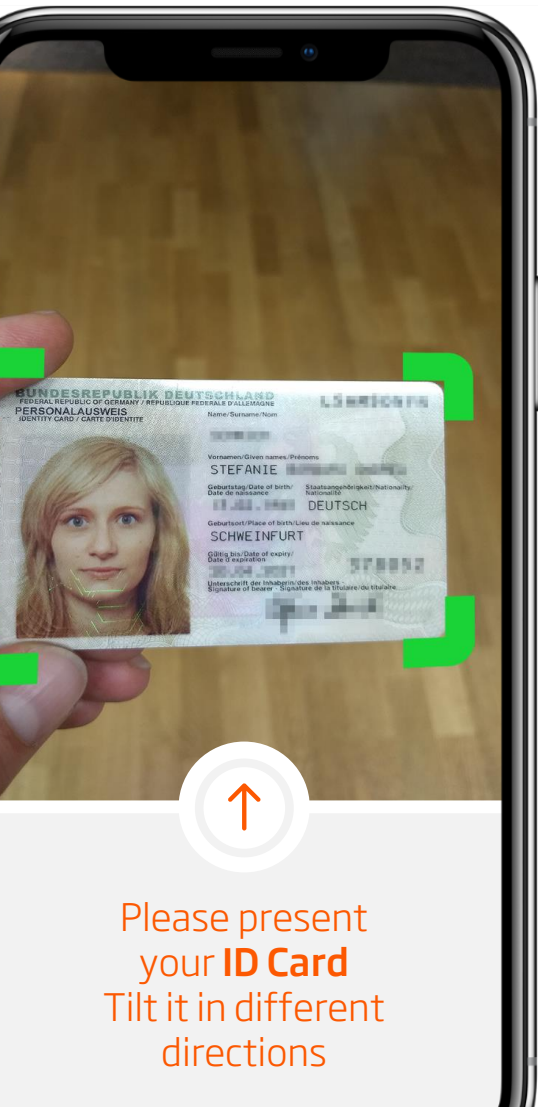
- Support of iOS, Android, Web
- Increasing number of supported/trained documents



## Regulations

## Level 4+5

# Manual back-up check up to full featured BAFIN compliant video ident



Please present  
your **ID Card**  
Tilt it in different  
directions



### Increased security

- Trained Agents review parts of the automatic check
- Face Recognition, data accuracy, security features
- Flexible SLAs possible (up to max. 1 min)



### Regulations

- Support of additional regulatory requirements of manual checks



### Data Privacy

- German/EU based call centers
- Call Center certified / audited according ETSI EN 319 411-2 (QES)

## IDnow For Financial Services

Knowing your customers and verifying their identity is critical.

IDnow helps you get the job done.

### Common Use Cases:



Improving customer onboarding



Protecting against money laundering



Safeguarding against identity fraud



Maintaining compliance with new regulations



Adding an extra level of authentication to significant online transactions

### Your Benefits With IDnow:



#### Optimized For Conversion Rate

Best-in-class conversion rates on any device let you win more customers



#### Highest Security

Advanced artificial intelligence (AI) driven security checks avoid fraud



#### Compliant With Regulations

Modular identity verification process can be adapted to match any legal requirements.

Customers that trust in IDnow:



# Onboarding Customers is more than just costs, it is a GROWTH enabler



ONE single &  
modular Platform  
+ API

Multi-  
JURISDICTION  
Compliant &  
Secure  
Onboardings

Multi-USE-CASE

Unique User  
Experience &  
Convenience

**SECURE \* FLEXIBLE \* FAST**

# Next Steps

## Your implementation plan



Step 1

### Connect and plan

Talk to us and let's start discussing your unique ID requirements



Step 2

### Integrate

Our experts guide you through the simple integration process



Step 3

### Identify and verify

Start capturing and verifying IDs in a convenient and effective way that benefits everyone

# Contact



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