Daon®

IdentityX® Digital Onboarding:
Welcome New Customers with Seamless Identity Proofing

The Problem
Slow, cumbersome identity proofing is hurting your customer onboarding experience—driving away new customers, damaging your brand, and delaying your opportunities for growth.

The Solution
Daon's IdentityX® makes digital identity proofing a fast, safe, and seamless part of the onboarding process, so you'll get lower abandonment rates and happier customers while maintaining full security and compliance.
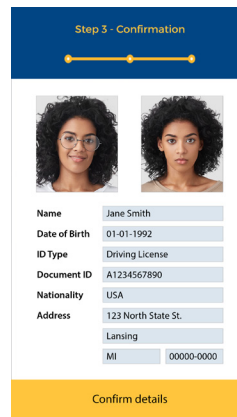
	STEP 1	STEP 2	STEP 3	GOING FORWARD
	Step 1 - Photo Nod to capture photo	Step 2 - Scan ID Line up your identity document to fit in frame Cancel	Step 3 - Confirmation Confirm details	Snap a selfie to login
WHAT THE USER DOES:	• Takes a selfie	• Scans ID document	• Reviews & confirms details	• Enjoys easy 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

To make onboarding safe and seamless, IdentityX binds each new customer account to a real identity by comparing a video selfie with a government-issued ID (with support for 7,000+ government-issued documents from 200+ countries).

Behind the scenes, liveness detection technology (based on state-of-the-art machine learning algorithms) differentiates between a photograph or video recording and a live human face. In fact, during independent laboratory testing, IdentityX spotted 100% of spoof attacks, including photos, masks, and videos.

With IdentityX, there's no need for trade-offs between security and convenience. In mere minutes, you can verify and activate a new customer from anywhere, with a high degree of confidence and minimal friction.

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Key Benefits:

Enroll Once, Authenticate Anywhere

Once onboarded, your customers can instantly use that same identity credential to authenticate themselves anytime, anywhere. It's a seamless, all-in-one solution for identity proofing, onboarding, ongoing authentication, and account recovery—in every channel, for life.

Innovative Fraud Prevention

- Thwart spoof attacks by leveraging our patented algorithms for face biometric matching and liveness detection, including passive, active, and **iBeta-certified facial liveness**.

- Reduce your vulnerability to repeat fraud attacks by creating **biometric watchlists** that capture the faces of known or suspected fraudsters.

- Meet even higher levels of trust by adding seamless connections to **third-party identity checks** (like Experian and AAMVA) for a multi-layered security posture.

Optimized for the Web Browser

Some customers love mobile apps, but others find downloading apps inconvenient. So IdentityX offers the same complete onboarding experience in a mobile app and in a web browser. Your customers can choose the path they like best, and even move seamlessly from desktop to mobile and back again.

NFC for Extra Speed & Security

Near Field Communication (NFC) offers the most secure mechanism available for face matching, by analyzing the digital image embedded within the microchip found in certain identity documents. It's a fully automated check that's instantaneous, virtually tamper-proof, and requires no manual review.

Managed Reviews for Exceptions

Manual review can be a burden. With IdentityX, you can streamline decisions, actions, and review paths according to your own set of fully configurable rules—and we'll handle any manual reviews locally.

White Labeling for Brand Enhancement

Onboarding should reinforce your brand, not your security vendor's. IdentityX lets you white-label our solution—including loading screens and SMS messages—for a fully customized, branded look and feel.

Compliance Without the Pain

Underneath our fast, simple customer experience is strong identity proofing and data protection that allows you to maintain full compliance with government regulations such as AML/KYC and HIPAA.

Get Up and Running Fast

- *Using simple APIs, SDKs, and front-end components, you can quickly add a powerful array of digital identity proofing and onboarding capabilities directly into your existing systems and workflows.*

- *With our SaaS model, your proofing and onboarding services can be deployed in mere days as either a single- or multi-tenant instance with full configurability.*

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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:**
  - 7,000+ documents including passports, driver's licenses, national IDs and more
  - 200+ countries in Asia, Africa, Europe and the Americas
  - OCR, MRZ and barcode processing
  - Ability to add support for non-standard document types

The Daon Difference

Identity Continuity

Nothing matters more than building lifelong connections with your customers. But the gaps between disparate identity systems can sever that connection, invite fraud, and drive customers away. Close those identity gaps and strengthen the customer relationship by choosing a single, seamless platform for identity proofing, onboarding, authentication, and recovery—in every channel, for life.

Scalability

Daon technology has been chosen to secure more than a billion identities across the globe and completes hundreds of millions of transactions each day. Multiple Daon customers conduct upwards of 2000 identity transactions per second.

Proven, Global Deployments

For more than two decades, Daon has been the most trusted name in biometric identity assurance on six continents. More than 150 major professional organizations use Daon technology.

Most Robust Anti-Fraud Techniques

Daon has brought more biometric applications and anti-fraud technologies to market than anyone else and holds 160+ patents—more than double the number of our nearest competitor. During independent laboratory testing, IdentityX spotted 100% of spoof attacks, including photos, masks, and videos.

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