

Identity and Verification (ID&V) Solution

Achieving security and operational efficiency through remote identity proofing

The identity authentication market is transforming from a service delivery model characterized by in-person processes and physical credentials to a digital model, shaped by mobile applications and virtual services. IDEMIA's Identity and Verification (ID&V) solution offers the means to securely verify an individual's identity and to combat identity theft and fraud. Customers can complete transactions remotely online, reducing the need for in-person visits or manual processing of identity documents, without sacrificing identity security.

For the person whose identity is being verified, the process is as easy as taking photos of their identity document (e.g., a driver license) and a selfie. The power of the solution lies in IDEMIA's expertise in developing industry-leading identity matching algorithms, and in longstanding relationships with state and federal government agencies. This allows IDEMIA to verify identity attributes and face images against data held by DMVs or other government agencies—without storing or retaining personal data in the Cloud. The solution can also easily be configured to draw on alternate authoritative data sources for enhanced identity assurance.

ID&V addresses the vulnerabilities created by existing password and knowledge-based authentication methods, and can be configured to a desired level of certainty, from secure to ultra-secure, depending on the sensitivity of the transaction.

Security and Privacy

This is central to the privacy-forward concept at the heart of IDEMIA's vision: a user's personally identifiable information (PII) resides in the system of record (SoR) and in encrypted form on a mobile device, never in a centralized "honeypot" of personal data. IDEMIA operates a trusted pass-through service to authenticate the digital ID against the system of record without sharing the actual personal data. This insulates consumers from misuse whether intentional or accidental.

Kantara Initiative "Trust Status"

IDEMIA's ID&V solution has been approved by the Kantara Initiative as compliant with NIST SP 800-63 rev. 3 Component Service at Identity Assurance Level 2 (IAL2). This means the solution adheres to best practices for high-assurance identity proofing.



Key Benefits

BEST-IN-CLASS

Utilizes IDEMIA's own industry-leading facial recognition algorithms.

VERIFIED

Facial recognition algorithms are regularly tested by third parties, including NIST, for both accuracy and lack of bias.

PRIVACY-FORWARD

Perform biometric and biographic matching against data stored in system of record (where available).

VERSATILE

Supports remote, in-person, and hybrid identity use cases.



Best-in-Class Remote Identity Proofing Key Features

Biometric Capture, Liveness and Matching

Using their smart device, the user is guided to take a selfie that is matched against a system of record or a genuine identity document. During the capture process, the IDEMIA solution can assess the liveness of the user in a smooth and easy user experience to ensure that a video, a picture, or a mask cannot be used to steal another person's digital identity.

ID Document Capture and Validation

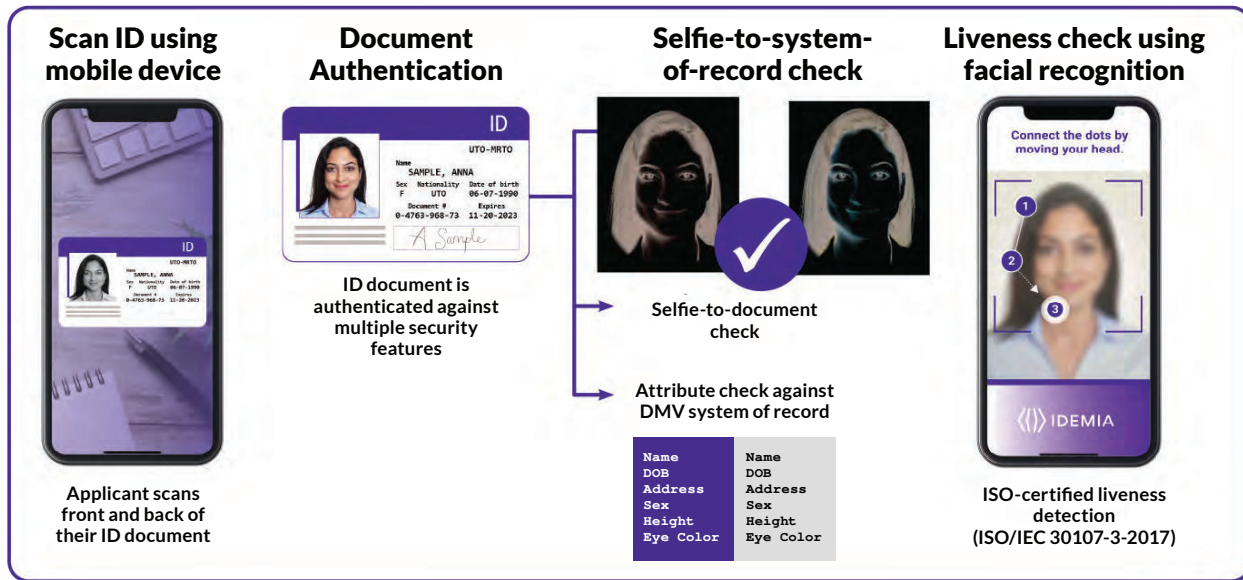
End-user captures the front and back of their ID document (driver license, passport, or other type of government-issued identification) to confirm the document's authenticity by checking security features, templates, and data consistency, and detecting many common types of fraud (e.g., digital tampering, photocopies, photo swapping).

System-of-Record Check

In addition to liveness and document authenticity check, IDEMIA is connected to multiple trusted system of record to elevate the trust of someone's digital Identity:

Third-party national and state identity database checks through the American Association of Motor Vehicle Administrators (AAMVA), alternate authoritative data sources (credit rating bureaus, telecom operators, and more), and IDEMIA's exclusive idFabric™ application.

- **idFabric™**
Securely connects in real time to DMVs' systems of record, enabling both portrait and identity attributes to be checked against the applicant-captured identity evidences.



CUSTOMER USE CASES

- **Enrollment, Employee Onboarding, and Account Opening**
Verify prospective employees, contractors, and customers with background checks.
- **Age Verification**
Verify age for age-related services.
- **Account Recovery**
Proof of identity for login credential recovery and account access.