UNIKEN
We make connecting safe

OMNI-CHANNEL
IDENTITY VERIFICATION

Globally onboard customers with over 7,500 document types, in 70+ languages, utilizing technology that is simple, secure and compliant

REL-ID IDV SOLUTION SHEET

![UNIKEN logo] **UNIKEN** We make connecting safe | SECURE VERIFY AUTHENTICATE

THE ONLY WAY TO DO BUSINESS TODAY

We now, more than ever, live in a digital first world. Customers expect an anywhere, anytime experience that is unified and consistent across all channels. Legacy approaches and solutions for business as usual not only fails to not meet this new customer expectation, but in many cases may no longer even be practical and feasible. To meet the new expectation, businesses develop a digital ability to serve customers from their initial first contact and onboarding, all the way through their ongoing the relationship. Uniken, with our REL-ID and IDV add-on product, has partnered with the most successful firms to deliver amazing customer journeys and faster interactions that meet the demands of today's world.

COMBAT FRAUD, RECUE EXPENSE, & DRIVE EXPERIENCE

The most critical element for any digital customer onboarding capability is the need to meet Know Your Customer (KYC) related control, audit, and regulatory requirements.

It's imperative that companies transform their existing manual, and often face to face, onboarding and KYC processes, to digital processes that can be self serviced by customers remotely. To thwart an ever growing fraud landscape these new digital self service onboarding journeys must also provide greater assurances and integrity than is in place today.

Utilizing their mobile device and government issued ID, customers are able to painlessly self-onboard in minutes. This is win for customers and organizations alike who are now able to reduce expense and manual efforts while detecting fraud techniques often invisible to the human eye.
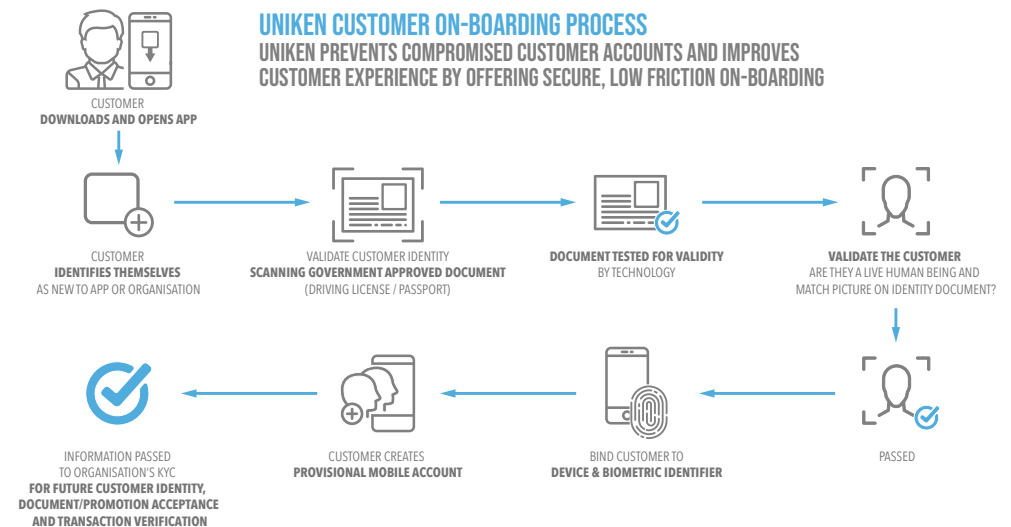
UNIKEN'S REL-ID IDV
SEAMLESS IDENTITY VERIFICATION WITH COMPREHENSIVE SECURITY AND SCA BUILT INTO ONE SOLUTION

Uniken's REL-ID solution combined with its Identity Verification (IDV) add-on capability, for mobile and web, provides the industry's most complete passwordless mobile-first omni-channel security solution that takes your customers through their entire lifecycle with you including initial on-boarding and through their continued usage - mobile and internet channels, call centers, digital assistants and transaction verification.

REL-ID's IDV plays a crucial role within your Know Your Customer (KYC) requirements by providing a secure means to collect customer government identity documents, authenticate the documents to ensure they are not counterfeit or tampered with, and then matching the picture from the documents with a real-time facial recognition with liveness detection. The process is simple, quick, and seamless – providing an excellent customer experience. Once a customer is verified, the REL-ID solution then locks the IDV proofed relationship to the customer using the full power of REL-ID making it fast, simple, and secure to use your digital channels.

UNIKEN CUSTOMER ON-BOARDING PROCESS
UNIKEN PREVENTS COMPROMISED CUSTOMER ACCOUNTS AND IMPROVES CUSTOMER EXPERIENCE BY OFFERING SECURE, LOW FRICTION ON-BOARDING

CUSTOMER **DOWNLOADS AND OPENS APP**

CUSTOMER **IDENTIFIES THEMSELVES** AS NEW TO APP OR ORGANISATION

VALIDATE CUSTOMER IDENTITY **SCANNING GOVERNMENT APPROVED DOCUMENT** (DRIVING LICENSE / PASSPORT)

DOCUMENT TESTED FOR VALIDITY BY TECHNOLOGY

VALIDATE THE CUSTOMER ARE THEY A LIVE HUMAN BEING AND MATCH PICTURE ON IDENTITY DOCUMENT?

INFORMATION PASSED TO ORGANISATION'S KYC **FOR FUTURE CUSTOMER IDENTITY, DOCUMENT/PROMOTION ACCEPTANCE AND TRANSACTION VERIFICATION**

CUSTOMER CREATES **PROVISIONAL MOBILE ACCOUNT**

BIND CUSTOMER TO **DEVICE & BIOMETRIC IDENTIFIER**

PASSED

REL-ID IDV is seamlessly integrated into the REL-ID solution that already protects against the greatest security threats such as malware, SMS hijacking, and SIM swaps to name a few, but it also covers the required edge cases that threat actors exploit including:

- Initial onboarding of a new customer directly into your Digital Channels
- First-time Digital Channel activation of existing customers
- Re-installation of your mobile app on an existing or new mobile device
- Advanced facial based step-authentication for any high-risk transaction or service request

KEY FEATURES:

GLOBAL DOCUMENT VERIFICATION CAPABILITY

With the broadest document knowledge in the industry, REL-ID IDV can detect and authenticate over 7,500 documents in 78 languages from around the world including passports, national IDs, and driver's licenses.

Our document verification system is a vital element in your KYC process as our system's output supplies the input necessary for you to make the right customer onboarding decisions.

Using normal white light from built-in mobile device cameras, our solution scans the document (front and back). We then apply Optical Character Recognition against the document, decipher the Machine Readable Zones, extract the picture from the document, Bar Codes and, if the mobile device and document has NFC, we pull that data as well.

We validate the document using our knowledge of what a good document is supposed to look like including its security features, cross-check and verify all data read from the document, perform lexical analysis, and validate that the picture has not been tampered with using hologram analysis on the picture.

REL-ID IDV also ensures it's not only a live person performing the registration, but also the same person who's picture is on the government ID.

We then share the data collected as a part of the onboarding process to your internal team giving you the complete set of information necessary to perform business driven onboarding and KYC processes. Your systems are provided the data from the government ID, the extracted ID images, a short video taken as a part of the liveness detection, and our score as to the each component's veracity.

LEADING EDGE LIVENESS DETECTION AND PICTURE MATCHING

REL-ID IDV takes advantage of the fact that nearly every mobile device on the market has a built-in camera. Our advanced facial recognition with liveness detection is intuitive and convenient and achieves 99.7% accuracy.

Unlike typical liveness detection which requires a challenge and response such as prompting a user to blink, smile, or move their head during the facial recognition capture process, our advanced detection approach requires little or no user interaction and therefore has less friction. Our detection capability utilizes sophisticated machine- learning-based algorithms that can identify and assess those artifacts in an image that indicate its content, including masks, cutouts, skin, texture, borders, and other indicators of a false representation of a user's face. The process is invisible to the user, making it more

difficult for a fraudster to learn how to circumvent it.

Our facial recognition system also detects "presentation attacks" to ensure the security of your digital channels. A presentation attack is an attempt by a fraudster to intentionally defeat biometric security measures by presenting non-live biometric data. To do so, a fraudster might use a printed or digital photograph, video, or mask to either impersonate a targeted victim or assert a false identity. Such an attack is also called a "spoof." Our robust liveness detection analogizes facial images to determine whether they are of a live human being or a reproduction. Our system can detect the following:

Digital photos and videos, Paper photos and masks, High-quality 3D masks, Partial obstructions, low/bright-light distortions, and a wide range of face types.
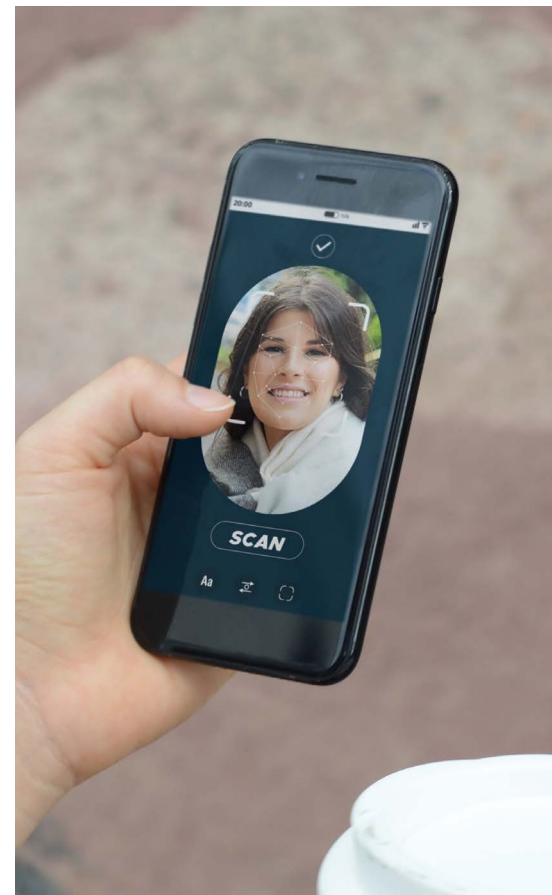
SCALABILITY AND DATA PRIVACY

Unlike standard solutions, Uniken's REL-ID IDV solution is deployed entirely on your premise or your cloud – ensuring your client's most personal and private data never leaves your possession and providing adherence to the strictest of global data privacy laws including GDRP. Working with your business onboarding and KYC, IT, and security teams, our customer success team can get the system up and running in a matter of days. The REL-ID Platform easily integrates with your existing CRM, KYC business systems, infrastructure, and security log management solutions. REL-ID provides comprehensive and configurable policy and security controls and is highly scalable and supports Android and IOS based mobile devices with the backend on Windows and Linux servers.

IDV TIGHTLY INTEGRATED WITH REL-ID DELIVERS STRONG SECURITY AND AUTHENTICATION IN ONE SEAMLESS INTEGRATED SOLUTION

REL-ID IDV integrates seamlessly with the REL-ID, a customer-centric digital security platform that secures omni-channel customer journeys and engagement end-to-end. The REL-ID platform unifies endpoint, identity and channel security solutions into one, tightly integrated, CX focused platform that enables businesses to secure, authenticate and transact with their customers across all channels, digital and non-digital, in a way that is frictionless and compliant with regulations. REL-ID and REL-ID IDV delivers customer-centric security from the initial interaction through the engagement lifecycle. REL-ID and REL-ID IDV delivers both the security and experience that digital teams need to elevate their business to the next level.

DETECTS 7,500 DOCUMENTS IN 78 LANGUAGES

MOBILE AND WEB BASED DIGITAL ON-BOARDING

99.7% FACIAL RECOGNITION ACCURACY

FASTER NEW CUSTOMER INTERACTION

DEFEAT ON-BOARDING ATTACKS FROM FRAUDSTERS

ADHERENCE TO STRICTEST GLOBAL DATA PRIVACY LAWS SUCH AS GDPR AND CCPA

70M+ USERS

RECOGNIZED BY GARTNER, FORRESTER, ONE WORLD IDENITITY, FROST & SULLIVAN

NORTH AMERICA
NEW YORK
MINNEAPOLIS
SAN DIEGO

LATAM
MEXICO CITY

AFRICA
NAIROBI

EUROPE
LONDON
EDINBURGH
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CERTIFICATIONS

fido CERTIFIED FIDO2

NIST
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MEET THE HIGHEST LEVEL OF REGULATIONS

GDPR

PSD2

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