



Blinking

Blinking **ID**entify

A platform for rapid customer onboarding



MARKET RECOGNITION



We operate on the markets of: Serbia, Montenegro, Bosnia and Herzegovina, North Macedonia, Greece, Canada, Great Britain, Switzerland...

ISO 9001, ISO 27001, ISO 27701 certificates, issued by Quality Austria.

Main Awards & Recognition

StarVenture EBRD member from 2021.

Deloitte, PowerUP Program, Western Balkans Entrepreneurship Award, 2021.

Technobank, Most Innovative Product in 2021, "Miša Mirković" - Banking Technology Award.



BLINKING IDENTIFY

- Simple and secure SaaS remote onboarding service.
- Remote OCR scan of official document.
- Liveness detection.
- Face matching based on neural networks and latest achievements in biometrics and AI.
- Additional background checks functionalities and watchlist screening.
- Optional step: secure and encrypted real-time remote video communication.



BLINKING IDENTIFY - VideoID

- Secure and reliable Web Application for video onboarding.
- Encrypted live video session between client and operator/agent.
- Timestamping feature for audit purposes.
- Additional OTP customer verification.
- Session recording feature with secure storage.
- WebRTC based - multi-platform solution for both mobile and desktop.

BLINKING IDENTIFY - NEXT CHAPTER

Additional features enable building of comprehensive online products through unified user experience:

- Data acquisition through customizable web forms
- Documentation delivery and client consent
- Info offer calculator
- Digital signing with 2FA or cloud-based qualified signature

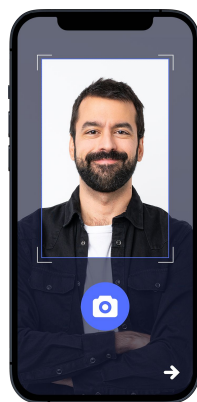
KEY STEPS IN REMOTE IDENTIFICATION



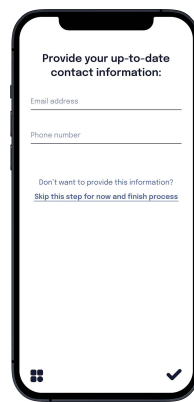
DIGITAL ONBOARDING



1 The customer scans his identification document (ID card or passport), after that the validity check and fraud detection are performed. Data is extracted from the document.

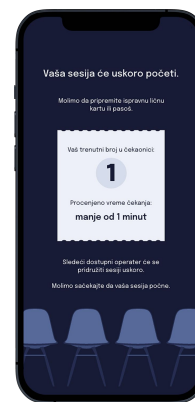


2 The customer takes a photo of his face. Liveness detection and matching verification of biometric markers is performed.



3 The customer enters his contact data - email and mobile phone number.

VIDEO IDENTIFICATION



4a It is possible to schedule a video session with an agent.

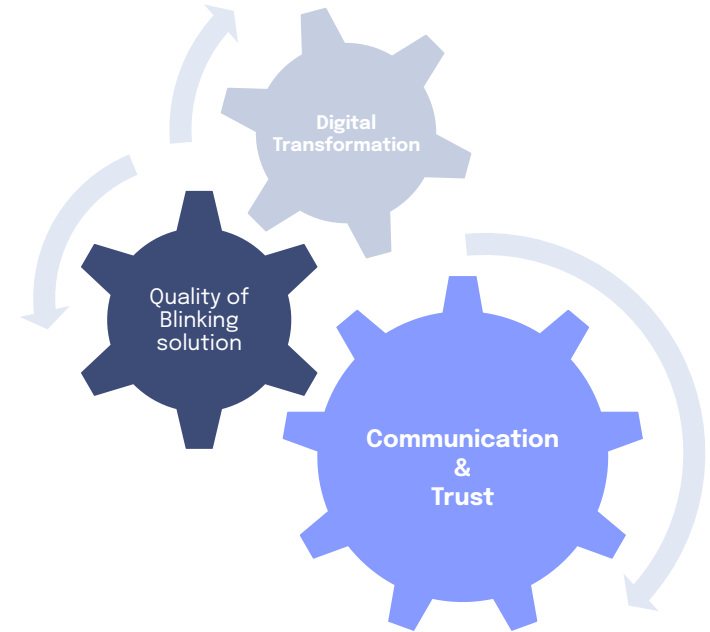


4b Video session with an agent for the purpose of additional verification.

BLINKING SOLUTION ADVANTAGES



- ★ Turnkey system.
- ★ Implementation completed in one month.
- ★ **Cost saving**
- ★ **Customer-tailored process design** - personalized service offer and adaptation to individual client needs.
- ★ **Accuracy** - error proof due to lack of paper processing prone to human error and discrepancies between branches and back offices.
- ★ **Excellent UX** - access 24/7, the user has the impression that he is in the environment of the organization.
- ★ **Security in focus** - customer and data security are fundamental part of the system.
- ★ **Compliance with GDPR and strict data protection regulations.**
- ★ Validation and authentication of client identities with a higher degree of security (biometric KYC checks).



BLINKING – DIGITAL BANK



Know Your Client

OCR document scanning
Identity verification
Fraud detection
AML check

Consent

Eforms - GDPR,
marketing consent...

Video Identification

Secure & Real-Time Video
Identification

Signing Contract

SMS OTP
Cloud certificate

e Archive

PAPERLESS PROCESS. COMPLETELY ONLINE.

- Opening Account
- Cash Loans
- Refinancing Loans
- Other Loans
- Credit Cards
- Saving Products
- Bank Overdraft
- Updating data



**Excellent understanding of the Bank's needs,
full compliance with regulations**



Local support, flexible and scalable solution



Are you satisfied with video identification?

After the production of the Blinking solution, **96.4% of customer said they were satisfied**, while the percentage before Blinking was 87.7%.

~4x

Shorter video session time:
~~8 minutes~~ **2.2 minutes**

~20%

Reduction of clients' withdrawal, at video identification step



CUSTOMER EXPERIENCE

"In general, I am very satisfied with the whole process because it was very simple and everything was completed quickly with the agent and the customer center as well as with the opening of the account. You made the process as easy as possible and unnecessary waiting in lines."

"All honor for innovation and modernity!"

"Super fast service, kudos!"

"Everything is clear, fast and perfectly organized. Congratulations."



BLINKING – REMOTE INSURANCE



TRAVEL INSURANCE AT A CLICK

1 Anytime and anywhere

A simple, automated process, completely online. The client only needs a phone and a passport to complete the process.

2 No typos

All data is extracted by photographing the passport. Typos are completely eliminated.

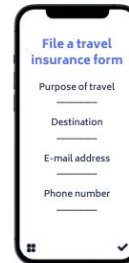
3 Security

A secure communication channel for the delivery of confidential documents concerning the client.

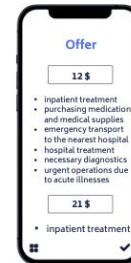
4 Saving time

Manual entry of personal data has been replaced by photographing one page of the passport.

Optional step



Travel insurance form



Travel insurance offer



OCR scan of a passport



Biometric check

- **Seamless and user friendly** registration on the network.
- **Remote contract signing.**
- **Automatic contract or annex generator.**
- Mobile, Internet and TV **packages interchange.**
- Mobile devices, TV and wifi sets **plans sold online.**
- **Prepaid user registration.**
- **User personal data update.**
- Blinking software **integrated at the beginning of the user's journey.**



Remote Signing Contract



Automatic contract or annex generator



Mobile, Internet & TV Packages

PREPAID REGISTRATION



Phone Number Verification

GDPR Consent

OCR Scan of the Document

Biometric Face Check

Successful Registration

- **Seamless and user friendly** registration on the network.
- Complete implementation process **remotely.**
- Automatic procedure of **a token issuing for activating the eSIM**
- Employees at physical locations can use the solution to simplify document reading and relieve the registration process

BLINKING – SPORTS BETTING



Player Identification: Identity verification ensures that the sports betting platform knows who is using the account and conducting transactions. This helps prevent unauthorized access and fraud.

Anti-Money Laundering (AML): The KYC process aids in preventing money laundering and other illicit activities. Player identification and verification of fund sources assist in detecting suspicious activities and maintaining the integrity of the sports betting platform.



AGE VERIFICATION - PREVENTION OF UNDERAGE GAMBLING



BETTER CONTROL OVER BONUS ABUSES



RISK REDUCTION FROM FRAUD & MONEY LAUNDERING

Marija Teodosic, COO MeridianBet:

"Blinking's innovative technological solution aligns perfectly with our commitment to providing secure and efficient gaming experiences while staying fully compliant regulatory wise. This collaboration marks an exciting step forward and to the enhanced security and seamless registration processes that Blinking Identify solution brings to our platform."

Nenad Aleksić, Head of Online Business, MerkurXtip:

"Our partnership with Blinking cements the company's position as a gaming operator that consistently delivers innovative gaming experiences and compelling original content, ensuring sustained player engagement and loyalty. To achieve this, several crucial elements must be in place, including swift player onboarding, robust KYC processes, and personalized, immersive, and rewarding gaming experience."

KYC (Know Your Customer) is a great basis for the company's operations.

When you know your players, you can offer them different services and additional values for betting.

- vouchers
- loyalty programs
- **wallet**
- etc.

CLIENT EXPERIENCES



“The result of the cooperation with Blinking is the implementation of the Blinking Identify solution within our Casco Collision service, which allows individuals to protect themselves and claim compensation for vehicle damage in case they are partially or fully responsible for the collision. Thanks to the integration of the Blinking Identify solution, the policy is concluded quickly and easily through the Dunav Osiguranje portal. The system automatically retrieves data from the vehicle license, enabling users to complete the process in just a few minutes.”


Nebojša Veličković, director of the IT function, Dunav osiguranje



 **7 digital products** in 3 months

 3000+ completed processes / per day

 96.4% of customers are **satisfied with the process**

 20% reduction of clients' withdrawal from the process

▷ **4x shorter video session time:**
~~8 minutes~~ 2.2 minutes



 **80% faster client onboarding** than the standard method

 **150.000+ registered prepaid users** through the Blinking system in just 2 months

“In cooperation with Blinking, we enable our customers to verify their identity online, without the need to visit a branch. Customers can quickly and easily register their prepaid number, embodying the true essence of digital services.”

Ana Komnenović, Director of the Department for Digital Channels, Digital Platforms and Services, Telekom Serbia



 time to market: **2 weeks**

 verified entire player base

 **80% faster client onboarding** than the standard method

 **Under 1 minute** registration process

“*The Blinking Identify solution is of exceptional quality, but **the key is impeccable cooperation with the Blinking team...***”

Luka Rašković, Head of FP&A, SoccerBet

THANK YOU FOR YOUR ATTENTION!



Miloš Milovanović
Co-founder & COO
milos.milovanovic@blinking.id

Iva Zečević
Sales Manager
iva.zecevic@blinking.id

